Disasters and the American Red Cross in Disaster Relief

Janney Byron Deacon

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SOCIAL WORK SERIES

DISASTERS

AND THE AMERICAN RED CROSS IN DISASTER RELIEF

By

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GENERAL SECRETARY, PHILADELPHIA SOCIETY FOR ORGANIZING CHARITY (ON LEAVE OF ABSENCE)
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PREFACE

JUST as the last proofs of this little book were being corrected came the tragic news of the Halifax disaster, re-enforcing Mr. Deacon's plea for the fullest possible measure of preparedness in advance of such public calamities.

The American Red Cross has administered, during the past fifteen years, millions of dollars for the relief of hundreds of thousands of sufferers from disaster in this country and abroad. Not alone has it met immediate needs, but it has oftentimes, after disasters, devoted months of coöperative effort to the reconstruction of a place and the restoration of its people. In the course of this work, a method and a technique have been developed which deserve to be recorded for the benefit of all who may be called upon to undertake like responsibilities. The experience slowly gained has been locked too long within the personal knowledge of those who have marked out the way, and to the author of these pages we are indebted for a drawing together, for the first time, of the significant things about the different forms of disaster relief. These he puts clearly, forcefully, and in brief compass.

Upon an understanding of the principles and methods herein set down must depend not only the ready administration of supplies and money in times of emergent

need, but also success in the later work of rehabilitation. In these few chapters the essential problems presented in calamities of very diverse types are explained, together with the procedures now known to be best calculated to deal with them effectively.

To the inexperienced reader as well as to the student of the subject, the volume will commend itself by its aptness of illustration and by its combination of commonsense with ready sympathy. To the officers and members of Red Cross Chapters, and to those social workers who are quick and generous in their response to every call for service when disaster comes, it will be invaluable.

W. FRANK PERSONS
Director General of Civilian Relief, American Red Cross

DISASTERS

I

INTRODUCTION

OWING to the fact that disasters are widely scattered geographically and vary greatly in nature and extent, probably very few persons realize the frequency with which they occur, the staggering aggregate of destruction to human life and property resulting, and the huge problems of relief and reconstruction involved. Because of their magnitude and dramatic character, calamities like the San Francisco and Salem fires, the Ohio River and Galveston floods, the Omaha tornado, the Cherry coal mine fire, and the sinking of the steamship Titanic are remembered by everyone. But it is not a matter of common knowledge that, within a score of years, disasters —some of them not so well remembered because they happened when the mind of the public was preoccupied—have cost thousands of lives, have

affected by personal injury or destruction of property no fewer than a million and a half persons, and have laid waste property valued at over one billion dollars; or that the expectation, based on past experience, is that each year no less than a half dozen such catastrophes will occur in the United States.

Fortunately disaster rarely strikes the same community twice in a generation. Hence when it comes there is locally no established precedent or well matured plan for ameliorating the resultant distress. It is by no means true, however, that the knowledge of relief measures which have been found effective in practice is utterly lacking or that it is not available for the guidance of the hapless communities which find themselves faced with the grim tasks of emergency relief. The chief repository of this knowledge is the American Red Cross, which since 1905 has actively participated in disaster relief operations in many parts of the United States and abroad. Its prestige and quasi-official status, its organization reaching into every part of the country, its equipment for mobilizing aid

and skilled workers, and its extensive experience in this field have more and more caused the Red Cross to be regarded as the nation's chief reliance for organizing and directing the work of relief following disaster.

The purpose of this book is to interpret the experience of the Red Cross in disaster relief in terms of the problems met, of the methods that produced the best results, and of the principles upon which such methods were based—doing all this for the benefit of those who will have to deal with future disaster relief operations. With this object in view, it has seemed inappropriate to attempt a history of disasters or to discuss their causes or prevention. Study has been limited to the calamities which have occurred within the borders of the United States during the last twelve years, and to the relief operations following thereafter in which the Red Cross has had a part. No claim of comprehensiveness is made even within these limits. Suggestiveness rather than comprehensiveness has been the goal. The method of presentation has been to group the disasters by principal types—such as

disasters at sea, mine disasters, and so on—and to discuss each type in terms of some particular disaster about which adequate information was available and which seemed not only to embody the characteristic problems of its class but also to reflect a discriminating, effective relief administration. The principles that have emerged are then summarized, together with the important details of organization, in the closing chapters.

The sources from which the material was drawn are published and unpublished official reports, documents on file in the offices of the Red Cross in Washington, original case records, magazine articles, and the letters and personal statements of men and women who have had especially broad experience in this field.

Little further by way of explanation seems necessary, though it may be well to add that, in grouping disasters by types, the characteristic features of relief and service under a given type are named even when they have appeared earlier. This has been done, at the risk of some repetition, in order to make each chapter a source of ready

suggestion for one who must act suddenly in a similar emergency. If certain principles are emphasized more than once, it is for this reason.

It should be explained also, in view of the frequency with which the Red Cross has undertaken the task not only of directing and guiding the policies of large relief operations but of conducting the later and more difficult operation of restoring as many of the victims as possible to their normal condition, that the policy of the organization is never to impose its services upon a disaster-stricken community. In case of calamity it seeks first to determine whether the burden of relief and reconstruction can be borne by the community itself; if so, it then seeks assurance that the local committee is proceeding along lines which promise reasonably prompt and complete amelioration. If this does not seem to be the case, the Red Cross tenders its services in an advisory capacity, its extensive experience placing it in an exceptionally favorable position to offer sound counsel. If, on the other hand, it is evident that the work is too great to be undertaken by the locality, the

organization offers to enter into partnership with local forces, bringing to bear its experience, trained workers, and machinery for raising funds on a national scale and for dispensing comfort and relief promptly and effectively. Merging quietly with the local agencies already at work, often making its entry the occasion for consolidating them, and assuming only that degree of leadership which is freely accorded by the community, it rarely fails to win cordial support for methods of administration which, through insight and experience, have slowly grown in permanence and value.

It is not wholly improbable that in the months which lie just ahead disasters may occur which will be due directly or indirectly to the war—explosions in munition factories and the sinking of merchant craft, army transports, or other naval vessels by mines or torpedoes. Should such misfortunes befall, they will necessitate the employment of measures of emergency relief and service such as the American Red Cross exists to provide, and about which many others besides the representatives of this particular body will need to be informed.

II

DISASTERS AT SEA

THE instinctive impulse to help which always manifests itself in communities where disasters occur is a most powerful factor in setting going and shaping the first efforts at rescue and relief. Great emergencies rarely fail to evoke a swift response directed to the exigent tasks of rescue and first aid to the injured and helpless. Those at hand instinctively move to do the things momentarily necessary. In the first hours after calamity the resources of zeal, devotion, and self-effacing service seem boundless. It frequently happens that self-appointed rescue and relief workers band themselves together in impromptu committees, under the leadership of some forceful personality, each group operating independently of the others and each essaying such activities as seem to it of immediate importance.

A typical example of this almost creative im-

pulse to help, each according to his gift, is furnished by an account of the swift rescue work following the sinking of the steamer Eastland, on July 24, 1915, when the crowding of passengers on one side of the unballasted vessel caused it to turn completely over while still at its dock in the Chicago River. Over 800 persons, chiefly women and children, lost their lives as they were setting forth on a pleasure excursion.

The side of the big steamer had scarcely struck the water before a policeman had telephoned the "still alarm" to the fire companies and police departments. Immediately fire companies and police details, a half hundred patrol wagons and many ambulances rushed to the rescue. Steamboat whistles summoned life boats from the nearby vessels and tugs in river and harbor. From docks and bridges men dove for the sinking people and threw everything that could float to those still struggling on the surface of the stream. Firemen scaled the slippery hull of the overturned steamer to rescue the hundreds who had been caught in the cabins, staterooms and lower decks where they had sought refuge from the rain.

The steel plates of the steamer resisted the sledges and axes of the firemen, but a police sergeant happily thought of the oxweld acetylene machines by which he had seen great steel girders wrecked. Commandeering a passing automobile he rushed the device from a wreck-

ing company yard to the firemen's assistance. Through the holes burned and chopped in the steamer's side, scores were rescued.

While the official forces of the city were thus deployed, volunteer coöperation was promptly and effectively extended. Warehouse floors were cleared to make room for the dead and for those who might be resuscitated. Great department stores ordered their auto trucks to report for service to convey the bodies of the dead to temporary morgues. They also sent hundreds of blankets with which to cover the living. Pulmotors were hurried from the gas and electric companies, with crews to assist the doctors in trying to resuscitate every body recovered. Within an hour or two the office force of the Western Electric Company (many of whose employes and their families were victims of the Eastland) had a registration and inquiry bureau in operation near the disaster.*

It is in ways like these that the community responds, each person or group instinctively seeking to apply the skill or resources he happens to possess. During those first hours of stark tragedy and suspense following disaster there is little opportunity for maturing and applying a carefully thought-out plan of action. Nevertheless, as has been said, there seems to

* Taylor, Graham: "The Eastland Disaster," *Survey*, August 7, 1915, p. 410.

be a kind of unplanned, unconscious harmony among those who spring to the immediate and obvious tasks of rescue and first aid. But when the supreme moment passes and the pressure of horror and sympathy is removed, it becomes necessary to reinforce instinctive with planned action, impulsive effort with organization. Unfortunately the unplanned harmony so effective and constructive at first rarely seems to carry over into the later stages and processes of relief and reconstruction. The continuing activity of those whose services were invaluable at first occasionally complicates the later tasks of rehabilitation and creates obstacles for the relief committee and its executive. It was the felt want of a comprehensive working plan and a coordinating influence that should follow hard upon the heels of the first emergency phase of disaster relief that created the necessity for an association that could immediately mobilize its rescue workers and efficiently care for individuals or communities overtaken by disaster. The Red Cross is such an association. Because of its organization and experience it is prepared to

supply the comprehensive working plan and the coördinating influence required.

Late on the evening of Sunday, April 14, 1912, in mid-ocean, the steamship Titanic, on her maiden voyage from Liverpool to New York, struck an iceberg and sank to the bottom within four hours thereafter. The steamer, which was the largest and finest passenger craft that had ever been built, carried a total crew and passenger list of over 2000 persons, including men and women of wealth and prominence as well as immigrants from all over Europe, coming to this country to make their homes. Many of the women and children and some men were put into such boats as could be launched. After a night of drifting about on an icy sea, those who survived, to the number of 706, were picked up by the Carpathia, which had come to the rescue in response to the call of the sinking ship, and were finally landed in New York.

This appalling tragedy profoundly impressed the imagination and stirred the sympathies of the whole world, while from the standpoint of

relief-giving it produced a situation fraught with great and unique difficulties, and through the work of rehabilitation of the destitute survivors set a high and permanent standard for marine relief administration.

The call for help sent out from the sinking ship had been relayed by sister craft throughout the northern waters, and reports of the collision with an iceberg appeared in the morning and evening papers of the large cities on April 15, to be confirmed the following morning by the almost unbelievable news of the sinking. Committees to collect funds immediately sprang into existence both here and abroad. Anticipating the arrival of a large number of bereft and destitute persons in the port of New York, the mayor appealed locally for contributions, announcing that they would be administered by the American Red Cross Emergency Relief Committee. Money raised in other cities and forwarded to him was also turned over to this committee. In all, a total of $161,600 was entrusted to it, in addition to which special funds were raised by the New York *American*, the

New York Stock Exchange, and the Women's Relief Committee, this last organization being a temporary body created specially to succor the Titanic survivors. In England far larger sums were collected in aid of passengers and crew, the amount reaching the sum of $2,250,000. Since the survivors would be landed in New York City, however, immediate relief would have to be undertaken from this side of the water, and it eventually devolved upon the Red Cross Emergency Relief Committee of the New York Charity Organization Society, an institutional member of the Red Cross,* to administer most of the money collected in the United States.

* Recognizing that it was essential to have at instant command for relief work after disasters the service of trained workers, the American Red Cross entered into a formal agreement in 1908 with certain charity organization societies in the larger cities of the United States, whose standards of work were recognized to be high, which provided that "Upon call from the Director General of Civilian Relief, an Institutional Member (as these societies are called), to the extent of its ability, shall send one or more trained agents to assist in the Red Cross emergency relief work in any part of the United States." Since that time there have been few disasters of magnitude in which social workers drafted from Institutional Members have not had a large part in the tasks of emergency relief and rehabilitation.

Three days elapsed between the sinking of the Titanic and the arrival of the Carpathia with the survivors. This time was used to perfect preparations. The Red Cross Emergency Committee added to its members representatives of the Women's Relief Committee and other persons who by virtue of their experience or position were likely to be specially helpful. It also, to assist the director in formulating suitable measures of aid in particular cases, appointed a consultation committee, consisting of men and women prominent in the philanthropic and business life of the city. A division of work was arranged between the Women's Relief Committee and the Red Cross, the former assuming responsibility for providing shelter and meeting the more immediate and temporary wants of the survivors, the latter undertaking to minister to their more permanent needs. A staff of experienced workers from the social agencies of New York was enlisted, an office was secured for headquarters, and the necessary blanks and records were made ready.

As the survivors landed, those not otherwise

provided for were sent to the shelters (various charitable institutions) selected by the Women's Relief Committee, and there received such medical and material aid as the particular circumstances of each required. Within two days all these survivors had been interviewed by social workers representing the Red Cross at their places of temporary shelter or at the office of the committee, and necessary information obtained concerning their names, destination, relatives, physical condition, and property losses. As promptly as they were able to travel or word was received from their relatives, they were sent on to their respective destinations in many parts of the United States. For those who needed such help, railroad fare, clothes, and cash grants sufficient for a month's maintenance were provided by the Women's Relief Committee.

When the immediate wants of the survivors had been met, the most important part of the Red Cross work began; namely, that of applying the funds and other helpful resources at its command so that the unfortunate families' more permanent needs should be met and their future

welfare safeguarded to the fullest extent possible. During the course of its work the committee came into possession of information respecting 493 different individuals and family groups. Of these 112 were more properly a charge upon the English funds, while 55 were, in the opinion of the Red Cross, in no need of financial assistance. Of the 326 aided on this side of the water, 196 required and received relief because of crippling property losses, and 130 because of the drowning of breadwinners. About three-fourths of the money expended went to families of the last group. The purpose of the committee was not so much to indemnify for losses sustained, as to invest funds and services in ways which promised best for the future welfare of each individual case. In executing this purpose the committee necessarily relied upon workers, both on its own staff and those of charity organization societies and other social agencies throughout the country, who were trained and experienced in the task of dealing sympathetically and helpfully with human misery and misfortune.

A most striking and impressive feature of the

work of this committee was the delicate consideration and painstaking skill with which it applied its funds and its helpful counsel and ministrations to the individual need and circumstances of each person and family bereaved, injured, or who had sustained a severe property loss. The dispatching of a special representative to Halifax, Nova Scotia, to assist on behalf of its beneficiaries in identifying and reclaiming the bodies of relatives recovered from the sea, is an instance of this consideration which took into account the feelings as well as the material requirements of the bereaved families.

A consultation committee,* to which reference has been made, was an important factor in enabling the Red Cross to carry out its policy of planning for the welfare of each family in accordance with accurate knowledge of its needs, resources, limitations, and hopes, and expending its funds and services in carrying out these plans. Its members had been selected with the purpose

* For material in this part of the chapter, grateful acknowledgment is made to one of the workers most actively engaged in Titanic relief work.

of bringing into harmonious working relations all those connected with the complicated relief situation, including representatives of local Hebrew, Roman Catholic, and Protestant relief societies, and other persons who were having direct relations with the beneficiaries of the fund. Thus the Commissioner of Immigration at New York was asked to serve on the committee because he was making decisions concerning the entrance into the country of the foreign-born survivors.

From the nature of this particular disaster, the consultation committee had a difficult task. Much of the information about the families had to be obtained by correspondence. In most instances when the committee first considered their problems, the survivors were en route to various points in the United States. As has been said, such persons had been interviewed and preliminary facts obtained before they left New York. But in many other cases, the families made dependent by the loss of breadwinners were scattered throughout the states, and all information concerning them had to be obtained by corre-

spondence. This added greatly to the difficulty of getting necessary facts as well as the information —often indirect—which gives a true picture of the family situation.

In cases of small material loss where no dependency resulted, the consultation committee did not go into the details of each case, but approved the action of the director as reported by him. This group included a number of unmarried young men and women, mostly steerage passengers, coming here to obtain work as domestics and laborers, whose loss was that of wardrobes and small sums of money. They were provided with sufficient funds to replace necessary clothing and to cover expenses until they should begin to receive wages.

In each case, however, where family disorganization assumed a grave or complex form, the consultation committee was called in and studied in detail all the information that could be obtained with regard to the family. In some instances members of this committee were familiar with the community in which the family lived and were most helpful with suggestions.

One such example was that of an invalid woman whose husband, returning from a business trip to England, had lost his life. She had claim to certain property in New Mexico which she wished to improve at considerable expense. A member of the committee happened to be familiar with the section of New Mexico in which this property was located and knew about land values there. He was of invaluable assistance in the effort to safeguard the interests of this widow.

The advantage of being able to command the services of prominent people who are at the same time informed concerning relief methods and in sympathy with the spirit in which the work is done is obvious when public funds are being handled, and when there are always disgruntled persons trying to get public audience for uninformed criticism. The advantage is equally obvious in dealing with the recipients of relief, who, when there is a question of judgment at issue, accept the decision of a group of people with better grace than they would that of an individual.

In many instances after the families had dis-

persed, the personal services which the staff of the Red Cross in New York could no longer render were performed for them by the workers of charity organization societies and kindred agencies elsewhere, as well as by ministers and other persons whose interest was enlisted. Thus at long range and for many months the Red Cross, through its correspondents, continued its contact with the Titanic families, keeping informed of their changing circumstances and providing the funds and other forms of assistance required.

A clear understanding between the Red Cross and those administering the English funds had immediately been found to be necessary in order to prevent duplication, to assure an equitable distribution, and to make certain that those entitled to relief should receive it from the most appropriate source. The English public was naturally most concerned with the plight of the families of its countrymen, while in the United States thought of the needs of surviving Americans and the dependents of those who had perished was uppermost. By cable, with the help

of the American ambassador to Great Britain, an agreement was reached whereby the Red Cross assumed charge of all claimants living in North and South America, including immigrants and other survivors intending to remain here, while the English funds were made available for sufferers in other parts of the world. Frequent cable communication was necessary in making plans for those families which had dependent relatives both here and abroad. Another problem which the Red Cross was obliged to solve was that of effecting an exchange of information with the New York Stock Exchange, the New York *American*, and others who were administering funds independently, so that plans and grants could be made with full knowledge of what was being done in each case by them.

The appended stories, one that of a family whose breadwinners went down with the Titanic, the other of a lad who was as real a survivor as imagination could make him, illustrate well the patient, painstaking, discriminating methods used by the committee and the large number

and variety of agencies with which it was necessary to coöperate in the course of its work.

Mrs. Zacharias,* a Syrian woman of substantial qualities, who had lost her husband and two older sons, had come to this country seven years before and established herself as a peddler. She lived with her brother, who was a huckster in a moderate way of business, in a small town in Pennsylvania. The husband had recently sold a farm in Syria, realizing from it, in addition to the cost of his transportation, $1500, which he carried with him in cash and which of course was lost.

There were three children still in Syria, a daughter aged 21 and a boy and girl respectively 12 and 8 years old, all of whom were affected with trachoma, and because of this could not be admitted to the United States. They were cared for by the woman's mother, whom the brother in this country supported. The first suggestion made by the consultation committee was that Mrs. Zacharias should return to her children in Syria. She was offered a regular cash allowance if she would do this, but she preferred instead to have the children treated and cured of their disease and brought to this country. She felt that returning to Syria would be an extreme hardship, what with the danger from the Turks, the constant disturbance of the country, and the impossibility of making a living there without the aid and protection of her husband.

The children in Syria were said to be living two days'

* A pseudonym.

journey from a hospital, in a part of the country where traveling was most difficult. The woman's brother, who was an energetic, intelligent man, offered to go to Syria, take the children to a hospital, and bring them back with him to this country when cured, provided his expenses were paid. He would leave his business in the hands of an assistant, and would ask no compensation for his time. It was finally decided by the committee to undertake this responsibility—it being the only comfort that could be given to the mother, who was nearly demented from sorrow over the loss of her husband and sons. One of the members of the Red Cross Committee found that there were several hospitals in Beirut where the children could be treated. At the end of June the brother started for Syria. In the meantime arrangements were made by cable and letter for the children's reception in Beirut, and for their treatment.

After considerable delay, due to unexpected difficulties in obtaining the necessary hospital treatment for the children, the uncle and children returned to America, arriving at New York in December, 1912. The two younger children had so far improved that they were admitted at once, but the older girl was detained at Ellis Island on account of the condition of her eyes until the following July, when she, too, was admitted. While she was in the hospital on Ellis Island, it was discovered that she was suffering from an abscess on her arm, which she had had for eight years. The care she received effected a permanent cure of this trouble.

During all this time Mrs. Zacharias received from the

Red Cross regular financial assistance. In all, somewhat over $4,000 was expended on behalf of this family by the Red Cross. Part of this sum was used for bringing the children here and for their treatment, and the remainder was placed in a trust fund from which the pension payments were made. From other relief sources the family received over $1700.

In accomplishing the results just narrated a vast deal of patient, untiring effort was necessary. Not only were 95 letters received, 107 letters written, and seven cablegrams exchanged in the process, but various kinds of cooperation were sought and secured from the following agencies:

Two hospitals in Beirut
The ticket-agent in a Pennsylvania town
The ticket-agent of the White Star Line, New York City
Austrian American Line, Steerage Department
Ottoman Consul General, New York City
Secretary of the U. S. Department of Commerce and Labor
National Director, American Red Cross
Consul General, Marseilles, France
United States Commissioner of Immigration, Ellis Island
Bishop of the Maronites, Syria
United States Consul at Tripoli
United States Consul at Beirut

On the Monday following the wreck of the Titanic,

"Daniel Burk"* appeared in the office of the Red Cross Emergency Relief Fund and asked for assistance, claiming to be a survivor of the Titanic. He said his father had been dead a long time, and when his mother died two months before, having no relatives in England, he and his sister had decided to come to America. During the confusion of filling the life boats he was saved and his sister Catherine was lost. Yes, he was the boy whom Mrs. Astor had covered with her coat to make him look like a woman, so that he would not be thrown overboard. He described his sister minutely, her clothing, and the jewelry she wore, speaking particularly of a locket which bore her initials, "A. C. B."

His story was corroborated by the Titanic's passenger list which had the names of Daniel and Catherine Burk, and by the Carpathia's, which recorded Daniel as saved but Catherine as lost; also by the newspaper accounts of how Mrs. Astor had thrown her coat over a boy in a life boat. Furthermore he explained that he had stayed on the S.S. Carpathia all night when the ship arrived, and had left the next morning, wandering into the Mills Hotel where he was still stopping and where he had met a blind man who had been much interested in his story. The blind man told the hotel manager about the boy, and it was he who sent him to the Relief Committee, after taking him to a clothing store and supplying him with an outfit of mourning.

Daniel seemed immature for the age he gave (nineteen) and was left in the care of the manager of the hotel. In a

* A pseudonym.

day or two the committee was advised by telephone that the young man had disappeared. On the same morning another Daniel Burk appeared at the office of the committee, showing his Titanic ticket and other documents which seemed to prove conclusively that *he* was the survivor of the wreck! He, too, had a sister Catherine, but she had been in New York for some years and was alive and well. Ultimately it proved to be this boy whom Mrs. Astor had saved. A few minutes later the first Daniel Burk was again brought to the committee's room by a man who said that his twelve-year-old son had struck up an acquaintance with him. It seemed that the two boys had played together all day, despite the difference in their ages. This statement strengthened the suspicion that the first "survivor" was sub-normal. He was sent to the Society for the Protection of Children from Cruelty for a mental examination. A day later the doctor's report stated that the boy, although nineteen years old in body, was a high grade imbecile about fourteen years old in mind. His story was the fabrication of an irresponsible mind.

In the meantime further inquiry had been made. A cable from Chester, England, where the boy said he was born, stated that no one from that town had sailed on the Titanic. A sister of Catherine Burk was found in Boston, who claimed and buried the girl's body which had been brought to Halifax on the steamship Mackay-Bennett. She denied that this boy could be her brother because her brother was not feeble-minded and was alive in Ireland. And so it proved that "Daniel Burk" was neither the

Daniel Burk who sailed on the Titanic nor the brother of the Catherine Burk who had also sailed on the ship and been lost.

Faced with all this, the boy still claimed to be of English birth and a survivor of the wreck. He was accordingly sent to the United States Commissioner of Immigration at Ellis Island, as, if he were an Englishman, his feeble-mindedness would require his deportation. There, faced with the danger of being sent to England, he invented some new stories, one of which proved to be in part true. He gave his real name, the names of his father and mother, who he said were dead, and the date and place of his birth in a New England town. The name, place of birth, and date were verified, but the parents and aunt, with whom he said he had lived of recent years, were unknown in the town. Since he could not be persuaded to give any further information, he was returned to the office of the Red Cross Committee, as it seemed clear that he was not an alien. Since he was not a Titanic survivor, he was placed in the care of the New York Department of Public Charities which sent him to the Hospital for Feeble-Minded Children on Randall's Island.

The Director of the Red Cross Committee next asked the Massachusetts Society to Protect Children from Cruelty to search police and court records in various cities to see if the boy might have run away from home. Finally it was discovered that, more than two years before, a boy corresponding in age and bearing the real name of this boy had been committed to a reformatory in Massa-

chusetts. A representative of this institution came to New York, and upon seeing the boy identified him at once as one of their charges who had run away fourteen months earlier, and was able to give the present address of his parents, who were living. In the meantime, however, "Daniel Burk" had become ill with pneumonia and could not be removed from the hospital on Randall's Island. He recovered from that disease but it was then discovered that he was seriously ill with tuberculosis. He was later removed to his parents' home where he died in September, 1912. It was never possible to ascertain where he had wandered during his fourteen months' absence from the institution, what he had done in New York, or how he had become obsessed with the idea that he had been a passenger on the Titanic.

"Daniel Burk" had no claim on the Titanic Relief Fund as a survivor, but his claim upon the sympathy and help of the committee was not disregarded. Through the personal service rendered and the patient investigation and coöperation of many individuals and agencies he was returned to his family in time, at least, to have their care before he died. Had he been turned adrift as an impostor or simply given money to speed him on his way, he might now be lying in an unknown grave and his family uncertain of his fate.

This story brings out some of the complications of administering the Titanic Relief Fund. In this one case the Red Cross, two charity organization societies, two societies for the prevention of cruelty to children, the federal immigration bureau, a department of public

charities, a reformatory for delinquent boys, the town officials of Chester, England, and of a New England village, the Mills Hotel, New York, were all essential agents in the process. If the boy's story had been truth instead of romance, other questions would have been raised; for instance, as an alien minor, who should act as his guardian? Should he remain here or be returned to his former home?

Another of the large maritime disasters was the burning of the steamship Volturno at sea, October 10, 1913. Her passengers were for the most part Poles and Austro-Hungarians coming to the United States in search of opportunity for work and homemaking, or in order to join husbands or parents. There were 562 passengers on the Volturno, of whom 103 were lost. Of the 459 who were saved, 348 eventually came to the port of New York on 14 different ships, a number of them having first been landed at various European seaports. Ninety-one of the rescued were landed in Canada. Many of the survivors were obliged to remain in New York for weeks before missing relatives could be found.

The relief operations were in charge of the Red Cross Emergency Committee of the New

York Charity Organization Society, the problems and the administrative procedure being in general very similar to those characterizing the relief work following the sinking of the Titanic.

One of the problems, however, which was peculiar to the Volturno disaster, was the work of reuniting families whose members in many instances were picked up by different ships, each ignorant that the others had been saved. The following stories taken from the Committee's published report* illustrate the difficulties and the patient and skillful effort involved in identifying and reuniting the members of these separated families.

Perhaps the most affecting reunion was that of Mr. and Mrs. Romaine Vorsack.† They had started to the United States in their old age. They were saved from the Volturno by different boats. The husband arrived in New York first. His wife was landed at Philadelphia. Each believed the other dead. They had no friends in

* Emergency Relief by the American Red Cross after the Burning of the S.S. Volturno, Oct. 10, 1913, administered by the Emergency Relief Committee of the Charity Organization Society of the City of New York. Report of the Committee, 1914.

† A pseudonym.

this country and no relatives in the old country. They were heartbroken. It was late in the evening when Mrs. Vorsack arrived in New York from Philadelphia. She was taken immediately to the Hebrew Sheltering and Immigrant Aid Society where her husband was staying. He was told to come downstairs, that a visitor had come to see him on a matter of urgent business. When he was brought face to face with his wife, he could hardly believe that it was she. The old man and woman were so overjoyed that they could not think of sleep that night, and sat up until morning talking over their experiences. Mr. Vorsack had work in Nova Scotia. They were provided with transportation, clothing, and a small sum for the purchase of household effects.

A mother with three children, a boy of six and two girls, one four and the other two years of age, had taken passage on the Volturno to join her husband in Cleveland. The four-year-old girl, Geneviva, was picked up by the Kroonland and brought to New York. For a long time she had refused to say a single word. She would have nothing to do with the other children who had been rescued. There was nothing upon her clothing or about her that offered any clue to the identity of her parents. She was taken to the Nurses' Settlement, where she fell ill with an attack of measles.

After every expedient had been tried to obtain information from the little girl, and three weeks had passed, a Polish maid employed at the Settlement won her confidence. The child said that her father lived in America, that she had a sister, and that her father's name was

Jacob. The records of the steamship company were searched for a man with that name who had inquired concerning his wife and three children. Such a man was found. Meanwhile the mother with the baby girl and the boy had arrived on another ship and had been detained at Ellis Island because the baby had measles. The mother was immediately notified that Geneviva was saved, but would not believe the message until Commissioner Uhl showed her the little girl's picture. Both children recovered quickly, and the reunited family were sent to their home in Cleveland.

Valentine Rouletski,* eighteen months old, was delivered in health and safety to his parents in Minneapolis by a Red Cross nurse on the tenth of January. This youngster was the last of those who survived the wreck of the steamship Volturno to reach his destination. On the day of the disaster he was rescued by a ship which carried him and his four brothers and sisters back to Liverpool. His parents, rescued by two different ships, were landed in New York and Philadelphia but were speedily reunited. The children did not know whether their parents had been saved or not, and the parents were equally in doubt concerning the fate of their children. Upon arrival in Liverpool the children were all sent to the offices of the Uranium Steamship Company in Rotterdam, whence they had embarked, to await news of their parents. Inquiry by the Red Cross Committee brought to the parents the news of the arrival of the children in Rotterdam. Arrangements were made at once to have

* A pseudonym.

the children sent to New York. Valentine, however, became ill with measles. His sickness was prolonged, and in November his four brothers and sisters were forwarded to New York without him, and thence taken by an attendant to the parents in Minneapolis. When in January Valentine was finally placed in his parents' arms he cried bitterly when separated from the nurse who had cared for him on the last stage of his journey. The care given to this infant during his journeys by land and sea is indicative of the sympathy and interest with which those in helpless suffering were treated by the agents of the steamship company and by all others with whom the Red Cross Committee has been associated in this rescue work.

Some of the lessons to be learned from the disasters which have been discussed in this chapter and which apply to other types of disaster as well are: that the instinctive action which commonly carries us successfully through the exigencies of rescue and first aid must be supplanted by reasoned, organized action for the succeeding tasks of relief and rehabilitation; that by virtue of its experience and organization the Red Cross is prepared to provide that element of direction and integration of relief activities which is indispensable, and that more and

more the public is coming to rely upon it. In disaster relief, centralization of effort involves utilizing the particular experience useful in the situation at hand—as exemplified in the formation of the Titanic consultation committee. If we are really to aid families to recover from disaster we must plan carefully and individually for each family, patiently and skillfully working for and with them. And finally, if we have eyes to see them, the helpful services of a large number and variety of agencies are at our command in carrying out these plans.

III

COAL MINE DISASTERS

AMONG the disasters which have been of most frequent occurrence and most costly of human lives are those resulting from fires and explosions in coal mines. Reports of the United States Bureau of Mines* show that coal mine fatalities in the United States for the period of January 1, 1900, to December 31, 1916, numbered 39,036. During the same period there were 15 coal mine disasters in this country in each of which 100 or more men were killed. Between January 1, 1908, and December 31, 1916, the American Red Cross had either served or tendered its services in 11 mine disasters, in which the casualties aggregated 1437. The most appalling chronicle of such disasters is that for the year beginning December 1, 1907. On the 2nd

* Department of the Interior Bulletin No. 115, pages 8 and 9, and pages 7 and 25 of the Department of the Interior publication entitled "Coal Mine Fatalities in the U. S., 1916."

of December 36 men lost their lives at Naomi, Pennsylvania; four days later at Monongah, West Virginia, 359 men were killed; on December 16 at Yolande, Alabama, the toll was 43 lives; the Darr mine explosion at Jacob's Creek, Pa., on December 19 killed 238, and in the following November, 256 men met death in the St. Paul mine fire at Cherry, Illinois—a total of 932 fatalities in these five calamities.

If it can be said that any circumstance attending such disasters was fortunate, it was that they exercised a profound influence upon public opinion to demand new effort and legislation both for the prevention of industrial accidents and for the more equitable distribution of the burden of individual loss and community relief which they involve. Moreover, the experience gained in dealing with the extensive and complicated relief problems presented contributed greatly to establish disaster relief procedure upon a sounder and more standardized basis.

There is a marked similarity in the relief problems presented by mine disasters. A brief description, therefore, of the measures taken fol-

lowing the Cherry mine fire will perhaps serve to show what are the typical problems and the policies and procedure which have proved effective in this kind of disaster relief.

Cherry, Illinois, owed its existence wholly to the St. Paul Coal Company, whose mine afforded the sole means of employment which the town offered. Like other mining settlements, it was not so much a self-maintaining community as a dependent adjunct of a large industrial enterprise. The fifteen hundred people at Cherry for the most part were immigrants, Italians and Slavs preponderating. A large proportion of them could not speak English. The miners were men in the prime of life, able-bodied and industrious; but, as is so often the case among those who follow this hard and hazardous occupation, many of them expended their earnings as fast as they were received, in careless, self-indulgent ways. Cherry's seventeen saloons, each paying an annual license fee of $500, suggest where a large part of their earnings went.

The fire which started in the St. Paul Mine on November 13, 1909, and continued for several

months, cost the lives of 256 miners—one-half of the men of Cherry. One hundred and eighty-eight of the disaster victims left families. These families contained 170 women and 469 children. Only 24 of the children were over sixteen years old, 218 were over five and under sixteen, and 227 were under five years of age. Seven of the children through the death of their fathers became full orphans.

Spontaneously, as always happens after mine calamities, the "minute men of the coal pits" mustered and began the dangerous work of rescue. Fellow miners of the victims and mine inspectors, consciously and unflinchingly facing death, went down into the mine to do the pathetically little which was humanly possible, and there eleven of them were trapped by the fire and killed. The spirit of these rescue volunteers is typified by the Italian laborer who, offering his services to a Slovak member of a rescue crew to help in the hazardous task of recovering the dead bodies, said in his broken English that everyone was the brother of the other, no matter to what nationality he belonged.

There near the mine mouth, in the grey dawn, all day long, and through the night, stood the wives and mothers of the men in the mine. Babies were in the arms of many of the women, and little children clung to their skirts. Hope fading, they waited in dumb agony. Now and again some overwrought watcher at the shaft would "burst the bonds of frozen grief and shriek out her fears in wild, formless cries."

When this great tragedy laid hold of the minds and hearts of the people of the country, funds, food, and clothing began to pour in upon Cherry. Relief committees sprang up in numerous cities and towns throughout Illinois, and churches and newspapers collected money and goods. Within twenty-four hours after the disaster a local committee called the Cherry Relief Committee was organized. Its members were the mayor of Cherry, the manager of the St. Paul Coal Company, the president and a member of the state board of the United Mine Workers of Illinois, and the president of the United Mine Workers of Cherry. The following day the National Director of the American Red Cross and the superin-

tendent of the United Charities of Chicago arrived and were appointed members of the committee.

The first step taken by the committee was to locate the families of the entombed miners. All of these families living in or near Cherry were promptly visited, and where immediate material needs were found, these were relieved. This work was begun by a volunteer staff consisting of a local minister and church workers and six nurses sent from Chicago by the Visiting Nurse Association. After a few days the tasks they had begun were taken up by three trained, experienced workers from the United Charities of Chicago, an institutional member of the Red Cross, and by nurses provided by the St. Paul Coal Company.

Several of the numerous committees which had been formed in various parts of the state when news of the disaster first spread, sent representatives to Cherry, not all of whom, unfortunately, saw the wisdom of working in close association with the Cherry Relief Committee. These persons were characterized by their

simple, abiding faith in the efficacy of cash and food and clothes to meet all human needs whatsoever. One of these committees came to Cherry from a neighboring town with a supply of clothing which it distributed from street corners to all who passed. It is not recorded whether men's garments preponderated in this distribution, as they did in another mining disaster which destroyed half of the male population of a small mining settlement. A few days before Christmas, another committee came bearing sleds which were given to the boys who were lucky enough to be on hand when the distribution took place. Afterward, one lad who had been given a sled was heard to complain bitterly because he had received but one, while a companion had received seven, and was doing a driving trade selling his surplus stock to the boys who had received none. One effect of the operations of these advocates of the direct, unquestioning relief method was to promote first idleness and then discontent among some of the miners who had been thrown out of work by the accident and whom the Cherry Relief Committee was

trying to persuade to take employment elsewhere, but could not because they preferred to live on the bounty of these small, independent relief committees. Later, when these distributions ceased, the men sought to force the Cherry Relief Committee to assume support of their families.

In this particular respect, as in many other respects, the Cherry experience is typical. Indiscriminate giving of money, food, and clothes by committees working independently of one another has almost invariably taken place during the first weeks following mine disasters. These activities are always futile and usually demoralizing. However, by patient, tactful handling, it is not infrequently possible to induce such groups to withdraw from the field, or, where they have a potential usefulness, to absorb them into the central committee. In the relief work after the Cincinnati mine explosion,* a special representative of the American Red Cross was able to effect a consolidation of several such free-

* Ninety-six men were killed in this disaster, which occurred on April 23, 1913, at Finleyville, Pa.

lance committees, and an arrangement that no member would provide material relief to any family until the case had been considered and this course approved by the entire committee. Under this arrangement, the Red Cross workers formed the medium of contact between the committee and the afflicted families.

Another illustration of the helpful impulse which is not wholly helpful in its expression is the quantities of food and clothing which, as has been said, were sent to Cherry from many quarters. The receiving, storing, and distributing of these supplies caused the relief committee much labor and no little embarrassment. A station was opened, and the food and clothing were delivered in wagons to the homes of the families on requisition of the committee's workers. With the wise end in view of moving steadily toward the restoration of normal conditions in the community, the committee discontinued this relief station at the earliest practicable moment, and subsequently gave material aid by means of orders on local merchants. Supplies could have been purchased at lower

prices from wholesale dealers in Chicago, but in the judgment of the committee, this consideration was outweighed by the advantages of abolishing a conspicuous relief center, of enabling the families to resume dealings with their preferred tradesmen, and of re-establishing disturbed business conditions on a normal basis. Still later, after the families had recovered somewhat from the distraction of their grief and had resumed a more nearly normal attitude toward their domestic life, the committee took a further step forward in its relief policy by making weekly cash grants to those who required them. These grants were adjusted to the family budget, while other sources of revenue than the fund, and special dietetic requirements, were taken into consideration.

The Cherry disaster by no means plunged the victims' families into immediate and acute destitution. In fact, in most instances their financial condition for several months following the calamity was more favorable than it was before. To suppose them to have been generally dependent upon the funds and supplies given by

the outside public is to err. They possessed certain resources which enabled most of them to meet their immediate material needs without outside assistance. Under the system of wage payments in force at Cherry, and rather generally in the mining industry, a miner works a month before receiving wages, and at the end of the first month receives two weeks' pay. Thereafter he is paid at the first and middle of each month, but always while he remains with the company, payment for service is a half month behind actual service given. The Cherry fire occurred on November 13, and three days later the miners, including the families of the entombed men, received wages for the last half of October. Again on December 1, they were paid for the first half of November. So for a month following the disaster, the families received wages just as though it had never occurred. Furthermore, all the men killed were members of the United Mine Workers, and from this organization each family received a death benefit of $150. These death benefits in most instances were paid during December. A num-

ber of the decedents also carried life insurance, and policy payments were begun in December. The St. Paul Coal Company paid funeral expenses, allowed the families to occupy company houses rent free, and provided free fuel. Later, the company, although under no legal compulsion to do so, settled with most of the claimants without litigation, on the basis of the British Compensation Act, for three times the annual wage of the breadwinner. It should be said in passing that the St. Paul Coal Company in providing emergency relief was only acting in conformity with the customary practice of companies operating coal mines in which disasters occur, although its voluntary application of the British Compensation Act as a basis of settlement was a new and great step forward. Precedent fully justifies those who are in charge of relief operations after mine disasters in turning to the operating company in the confident expectation that it will assume responsibility for meeting the cost of emergency relief.

These resources then—the wages due, death benefits and insurance, the provision of shelter

and fuel, and substantial cash settlements by the employing company in partial discharge of a recognized moral responsibility—enabled most of the families to meet their own needs for several months. The actual need of material assistance at this time was limited to a few and the expenditures required were relatively small. However, funds and supplies had been contributed for relief, and strong pressure of public opinion was on the committee to distribute them with dispatch. To its credit be it said that the Cherry Relief Committee, as it grew in experience and influence, gradually educated public opinion away from this narrow doctrine of hasty help toward the acceptance of a policy broader and more considerate of the real needs, and better calculated to preserve and advance the welfare of the crippled families. Material relief giving began on the low plane of indiscriminate street-corner "hand-outs," passed successively through the relief station and grocery-order and cash-grant stages, and ended in a plan which proposed to make permanent and adequate provi-

sion for the needs of the families during all the years of their enforced dependence.

The first seven months following the Cherry fire may be regarded as the period of temporary relief. The giving during this period had reference only to the families' immediate requirements and was to tide them over until funds were in hand and plans completed for more permanent assistance. The temporary relief period was unduly prolonged by delays on the part of the Illinois legislature and the United Mine Workers in appropriating funds for permanent assistance. In the end, besides the $100,000 state appropriation, which was drawn from the state treasury as required, approximately $179,000 became available for rehabilitation work, over a third of which was contributed by the United Mine Workers of Illinois and of America.

This fund was administered by the Cherry Relief Commission, which succeeded the Cherry Relief Committee and represented in its personnel those controlling the above mentioned funds. The money, except the state appropriation, was held in trust for the commission by the Northern

Trust Company of Chicago, and that part not immediately required was invested in safe securities. Members of the commission served without remuneration, but three social workers were employed on a part time basis, one acting as executive secretary of the commission and the others as visitors. Payments from the fund were made by vouchers drawn by the executive secretary and approved by the president or the secretary of the commission.

The period of permanent relief was entered upon when the commission adopted the following plan which divided the families of the decedents into two classes: those who received "pensions" or regular allowances; and those who received "lump sum" grants. The first class, for the most part, consisted of widows residing in the United States, whose children were all under the age of fourteen years. The plan contemplated a payment of pensions until the eldest child in each family should reach the age of fourteen. When the family consisted of three or more children, payments were to be continued until the second or third child became of

legal working age. The schedule of payments was $20 a month for a widow with one child under fourteen, and $5 per month for each additional child under fourteen. The second class consisted of childless widows, of those who had one or more children over fourteen, as well as children under that age. The dependent relatives of all unmarried victims, all dependents residing abroad, and all others whose losses, traceable directly to the disaster, warranted the commission in making grants, also came within this class. A childless widow, if under fifty, received $300, if over fifty, $500. The widow with children both over and under fourteen received $100 for a thirteen-year-old child, $125 for a child of twelve, and so on by $25 annual increases for each decreasing year of age, down to the age of five; for each child five years or under she received $300. Full orphan children aged five years or under received $400 and the scale decreased $25 with each increasing year of age, terminating with $150 at the age of fifteen.

When a widow of the first class remarried, her pension ceased and a "lump sum" payment

of $100 was made her, plus $25 for each child under fourteen. Should prolonged illness increase the expenses of a family in the first class, the commission might make a special grant to meet them. On the death of a widow, the pension was to cease and settlement to be made with the family in accordance with the schedule for orphan children. On the death of a pensioned child, its pension was also to cease. An allowance was made for funeral expenses of $75 for a widow and $50 for a child. No funds received from the commission were to be applied by families to the payment of debts. All pensions were to be paid as wages were paid, semi-monthly.

The rigidity of this elaborate and ingenious plan was mitigated by the provision that the commission reserved the right "to deal with any beneficiary" as might "appear wise and just, without regard to either class." In fact, at the very outset the commission was obliged to depart from its plan to pension all families in the first class for the reason that the funds in hand were not sufficient to make possible payments on the basis of the schedule adopted. At the end

of three years, however, through the termination of pensions by reason of deaths, remarriage, or removal to Europe, the state of the fund not only made possible the pensioning of all eligible families at schedule rates but the adoption of a more liberal pension plan by which the allowance was to continue until the youngest child in each family attained legal working age.

This, briefly, was the schedule of financial aid devised and applied at Cherry. It marked a great advance over earlier disaster relief practice in the emphasis it placed on securing the economic future of the afflicted families and in the adoption, as a means to this end, of the pension plan of payments in place of the then prevailing "lump sum" basis of settlement. But no one must make the mistake of supposing that the success of the disaster relief administration at Cherry lay in the particular fiscal scheme and schedule of payments which were adopted. It has just been pointed out that the commission reserved the right to disregard its own formula whenever it seemed wise and just to do so, and did not in fact apply the original schedule, at

first because funds were not available and later because funds were available and circumstances warranted more liberal allowances. So, in practice, the schedule of payments was not rigidly applied, and was really simply a convenient scale for measuring the needs of each family in turn against the needs of all the others and in relation to the available relief funds. Families were not fitted to the scale, but the scale to the families. The spirit in which this system of relief was administered is reflected in the words of the National Director of the American Red Cross who devised it: "The goal always in plain view must be the restoration of normal living conditions as soon as possible, but there need be no rigid adherence to any particular route in traveling toward that goal."

The policy of the Cherry Relief Commission was not one of indemnifying the families for the loss of wage-earners, but of equipping them to live healthy, happy, useful, normal lives in spite of their misfortune. The members perceived that financial aid, adjusted in amount and duration to the needs of the individual families, was

an important and indispensable means to this end, but they did not fail to see clearly that other factors were at least equally important.

What were some of these other factors? Health was one. Physical and nervous illness, precipitated by grief, excitement, and exposure, was particularly rife during the first weeks following the disaster. Tuberculosis was found in some of the families. The Cherry children exhibited no immunity to the diseases which are usual among children. Instances were not lacking of maternal ignorance of proper feeding of infants, with resultant malnutrition. The provision of medical, surgical, and nursing service, hospital and sanatorium care, practical instruction in hygiene and sanitation and dietetics, were ways in which the commission discharged its responsibility for safeguarding the welfare of families on the health side.

The education and recreation of children are also factors of the greatest importance to family welfare. Like everything else in Cherry, the normality of child life was rudely interrupted and disorganized by the disaster. The fathers'

deaths removed a disciplinary influence from many homes. In the shock and distraction of the tragedy, school was forgotten, and not until two weeks after the fire did it reopen. Lured by the excitement, the children of the village persistently congregated at the mine mouth. Truancy and delinquency increased.

To meet this situation an experienced playground worker from Chicago was secured to act as truant officer and recreation organizer. The truants were attracted back to school through announcements of baseball games to be played on ice in the school yard. The interest aroused by these school yard games was transferred inside the school house by a story hour conducted by one of the Red Cross workers. It was found that the children were hungry for stories. Story books were contributed and after circulating among the children formed the nucleus of a permanent school library. When the date set for unsealing the mine shaft was announced, the day was selected for the organization of an athletic association and for a girls' party, and many of the children were thus spared the harrowing

experience of witnessing the dead bodies being brought forth from the pit.

This emphasis by the Red Cross workers on the importance of school created a new and deeper interest in public education among the people of Cherry. Not a few children as old as twelve and thirteen years were found who had never attended school, chiefly because no one had ever sought to bring home to the parents a sense of the importance of educating their children. No service rendered by the Red Cross to that stricken village was more constructive than that performed by its workers in stimulating the widows to undertake the discipline of their children, and in quickening the community interest in both school and play.

After all, a husband and father is more than an earner of wages. And a relief committee which sets not gifts of money and food and clothing, but the promotion of human welfare as its goal, will scarcely rest content even when it has devised a more or less satisfactory substitute for the pay envelope. The husband and father supports his family in a moral and affectional sense

as well as economically. He is an exemplar of worthy ambitions. Family welfare consists in things of the spirit as well as in earnings and spendings. If the families of Cherry, many of whom are now scattered to other communities in this country and abroad, are living usefully and faring well, it is in part because these truths were not forgotten by those who served them in their extremity.

It is highly improbable that provisions for permanent financial relief so extensive as those made at Cherry will ever again be required. Full protection is now provided by the workmen's compensation laws in force in all the states and territories except Alabama, Arkansas, Florida, Georgia, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Virginia. The existence of workmen's compensation laws does not mean, however, that all responsibility for safeguarding the welfare of families of mine disaster victims has been met. There remain many opportunities for making the future of such families, as of families overcome by other calamities elsewhere, more secure. Some of these possibil-

ities are: arousing the afflicted members from their stunning sorrow and heartening them to face life courageously; helping the widows to plan thoughtfully and wisely for the future; providing industrial training which will fit them to contribute to family income; advising them in the expenditure of death benefit, settlement, and insurance funds, which are likely to be much larger than they have been accustomed to handle; affording protection against predatory and unscrupulous lawyers and agents; giving experienced counsel regarding the discipline and education of children; and where removal to other communities is necessary, as frequently happens, assisting the family to establish its new home amid wholesome surroundings and putting its members in touch with helpful influences and agencies. Without these kindly personal services the compensation principle is a barren thing.

Certain conclusions which may be useful to those who will have to do with future mine disaster relief operations can be drawn from past experience in this type of disaster relief service. A number of the more important ones, some of

which apply naturally to other types of calamity, follow: Coördination and centralization of the relief forces are indispensable. There is always the delicate and necessary task of eliminating or absorbing "free lance" committees. Prompt organization of a thoroughly representative committee is of prime importance. The employing company and the miners' union should be represented on this committee. Mining companies very generally recognize a responsibility for providing temporary aid to the victims' families. The central committee should not relieve the employer of a responsibility he recognizes and is prepared to discharge. For this reason, and also because the families usually receive back wages and death benefits, large donations of cash and supplies for emergency relief are not likely to be needed. It is unnecessary and unwise to establish relief stations. Funds contributed for relief should not be distributed as benefits or to indemnify for loss, nor should they be partitioned among families on a pre-arranged, arbitrary plan —so many dollars for so many dependents in such and such a degree of relationship to the

deceased. On the other hand, they should be given when and where they will meet actual need and safeguard and promote family welfare. Compensation laws in many of the states now make provision for permanent financial assistance from relief funds no longer necessary. In addition to money relief, the services of experienced social workers are indispensable.

IV

FLOODS

MINE and sea disasters present relief problems involving long continued financial assistance and friendly oversight of the families they affect. Property losses figure only very incidentally in the work of relief and rehabilitation. It is a loss of wage-earners which constitutes the chief disability in these instances. Relief operations after floods, on the other hand, are less protracted; property losses are an important factor; and the number of persons affected is usually very much larger. Problems of sanitation and public health and law and order also loom larger in disaster relief following floods.

Between May, 1908, and the end of 1916 the American Red Cross participated in relief work following 18 floods, the greatest of these inundations being the Mississippi flood of 1912 and the Ohio River flood of 1913. The latter has been selected as the basis for discussion of flood

disaster relief because it appears to involve all the problems encountered in relief operations after smaller floods and also because it was there that the organization and administration of relief were brought to their highest level.*

In area affected and number of persons plunged into dependency, the Ohio Valley flood of the spring of 1913 presented the greatest disaster relief problem with which the American Red Cross has ever had to deal. Beginning on Easter Sunday, March 23, and lasting five days, unprecedentedly heavy rains fell over a large part of Ohio, Indiana, and Illinois, upon soil already partially saturated by a moderate rainfall. A peculiarity of this storm was that the area of heaviest precipitation, which for the first twenty-four hours was in northwestern Ohio, over the watershed where several of the tributaries of the Ohio take their rise, moved steadily southward during the three succeeding days, following the crest of the flood started by the

* The discussion of Ohio Valley flood relief work in this chapter is based on an unpublished report prepared for the Red Cross by Winthrop D. Lane.

first days' downpour and constantly augmenting it. The effect of the deluge was thus much greater than it would have been if the storm had remained concentrated for the whole period over the headwaters of the streams, each day's precipitation having a chance to run off before the next day's fall.

Beginning, then, with the upper stretches of the northern tributaries of the Ohio, and moving southward to that river and thence to the Mississippi, the same tragic history was repeated day after day. While rain fell in what seemed at times a veritable cloudburst, rivers burst their banks, inundated the cities, towns, villages, and farmlands along their borders, and drove the terrified people to the nearest hilltop. The water poured into houses, ruined furniture, undermined foundations, wrecked walls, floated many wooden buildings from their sites, overflowed privy vaults and cess pools, and deposited a mass of mud and wreckage over the whole flooded area. Seventy thousand dwellings were damaged and 3000 totally destroyed. About 600 persons were drowned and 320,000 rendered

temporarily dependent. Thousands of head of live stock perished. Light, water, and gas supplies were cut off in scores of communities, and railroad, telephone, and telegraph service was extensively interrupted. The property damage in Ohio, Indiana, Illinois, Kentucky, Tennessee, and West Virginia, as estimated by the United States Geological Survey, exceeded $188,000,000. Ohio sustained the chief loss in both lives and property, the latter being estimated at over $90,000,000.

Scores of thousands of people were driven from their homes with nothing but the clothes on their backs, or forced to flee in the night without time to gather even sufficient garments to cover them and protect them from the cold. For days, the residents of many flooded towns were congregated in buildings beyond the reach of the water, or were living in shelters they had hastily improvised on the higher land. Vast stores of food in private dwellings and business places were destroyed. The provision of shelter, food, and clothing for the refugees was the first staggering problem of emergency relief.

The initial steps in meeting this problem were perforce taken by the communities themselves. Local relief committees, which seemed to come into existence spontaneously, arranged shelter for the refugees in school houses, churches, factories, and private houses. Clothing and food were collected and disbursed from relief stations. In many places, merchants turned over their entire stock of goods, or where necessary the committee commandeered such supplies as were available. In an incredibly short time, contributions of food and clothing began to arrive from neighboring towns and from the adjacent countryside. In most places it soon became evident that in order to make the very limited supplies cover even the most urgent needs, the distribution would have to be systematized. Neighborhood committees therefore began to consolidate and centralize their work in bodies representative of the whole community; to keep careful records of money and goods received, and to judge which applicants were in greatest need, so that their needs could be met first.

The sharp urge of self-preservation was the

sole and sufficient organizer of these first steps in emergency relief, and the prompt teacher of the lesson that

"It ain't the individual nor the army as a whole
But the everlastin' team work of every bloomin' soul"

which is the indispensable condition of success in meeting human needs. The minister of Dayton who was driven about on his errands of mercy in a brewery wagon is not the extreme instance of the lengths to which coöperation went.

The National Guard was called out in Ohio, Indiana, and Illinois to prevent looting and disorder and to assist in purchasing, transporting, and distributing supplies. The action of many local authorities in closing saloons was an important factor in minimizing lawlessness and disorder.

News of the deluge and the many thousands in distress spread rapidly to all parts of the country. From every direction came offers of help, and relief funds and supplies were started on their way to the beleaguered territory. The governor of Ohio appointed the Ohio Flood Commission to receive and administer relief funds

and supplies sent to that state. This commission was soon after given official status by the state legislature, which appropriated $250,000 to be expended by it. In Indiana and Illinois, the governor named prominent citizens as custodians of the funds and supplies sent for relief in those states. The President of the United States issued a national appeal for money and goods to be administered by the Red Cross. The total relief expenditures of the Red Cross and the several state and local committees were over $3,200,000, of which $1,350,000 was subscribed through the Red Cross. An additional $500,000 was contributed directly to the local committees in the afflicted cities and towns, and was expended through the Red Cross or in harmony with its plans and methods. The value of contributed goods exceeded $1,000,000, and that of food, blankets, tents, and sanitary supplies distributed by the United States Army and Navy was over $750,000.

First among the forces which came to the aid of the flooded states from without was the United States Army with its medical officers, hospital

corps, field hospitals, relief and sanitary supplies. Supply bases were established at Cincinnati and Columbus. The chief problem which confronted the army and state representatives at the outset was that of discovering where the greatest need existed, where local agencies were least competent to cope with it, and how, in the disorganized condition of transportation, to get supplies to these communities. By rail and boat army rations, blankets, and tents, in charge of officers, were started forward over the crippled lines of transportation and distributed at first chiefly in the more remote towns and villages already inundated. After a few days the army ranged ahead of the flood crest, stocking communities in anticipation of need and thus preventing much of the privation suffered during the earlier days by those who lived on the upper stretches of the rivers and had been reached by the flood before outside aid could be brought to them. Every few days the army base from which river relief operations were directed was moved farther down the stream, until after a period of about three weeks it was established

at New Orleans. River steamers loaded with supplies were kept in readiness to be sent to points of danger or need. Many of the vessels remained for days near the places where it was feared levees might break, prepared to rescue lives, to transport refugees to places of safety, or to provide food and blankets.

Emergency relief presented no more serious problems than those of sanitation and the prevention of disease. The flood had broken sewers, befouled water supplies, scattered garbage, and washed abroad the contents of privy vaults and cesspools. The decaying bodies of drowned animals lay in yards and streets. In Dayton, after the waters subsided, 1500 dead horses, and dogs, cats, and chickens innumerable were found. The congregation of large numbers of refugees and the absence of sanitary disposal facilities afforded ideal conditions for the spread of infectious diseases. In most places it proved necessary to supplement the efforts of local health authorities. Some lacked an adequate appreciation of the menace to health that existed, but usually what was required was a larger sanitary force,

medical supplies, disinfectants, and means of inoculation. Representatives of state boards of health, United States Army sanitarians, and Red Cross nurses came to their aid. In Ohio, for instance, on the first day of the flood, the State Board of Health met and drew up special sanitary and health regulations, and arranged for a canvass of every community within the flooded area by members of its staff. Similar measures were adopted in other states. Proclamations were issued and town meetings held to emphasize the importance of sanitary precautions.* The measure most emphasized was that all drinking water be boiled; the next, that disinfectants be spread liberally over all flood deposits which could not be promptly buried, burned, or removed. Many carloads of lime were sent to the flooded communities by the Red Cross, the United States Army, and state health boards. Vaccination and inoculation against smallpox and typhoid were also strongly urged.

The Red Cross nurses, of whom 228 had been

* See Appendix A, page 216, for a copy of the regulations recommended by the Illinois State Board of Health.

sent into the flooded region through the co-operation of over one hundred local Red Cross committees throughout the country, were a particularly important means of disseminating sanitary instructions. These nurses manned emergency hospitals and dispensaries, and made house to house canvasses in many communities to discover unreported cases of sickness. The United States Army detailed 60 members of the medical corps to sanitary duty and provided two army field hospitals fully equipped, as well as large quantities of vaccine virus, and medical and surgical dressings sufficient to last a division of 20,000 men one month.

On the morning of March 29, after having spent three days in circuitous and interrupted travel from Chicago, the National Director of the American Red Cross arrived in Columbus, Ohio. His experience is typical of the difficulties met by many Red Cross workers who sought to enter the flooded areas during the early days. Without awaiting summons, several of the veterans of earlier disaster relief operations had started for the scene of the disaster, and other

experienced social workers and executives were hurriedly called.

The first step of the National Director after reaching Columbus was to call on the governor and tender the services of the American Red Cross. That day Red Cross headquarters were opened in the state house. The next step was to get information as to the extent and nature of the destruction caused by the flood, without which it was impossible to know where and how to employ the resources at the command of the Red Cross. No such information being then available, it was necessary for the Red Cross to set about getting it. This was done by sending agents into the communities along the Ohio and its tributaries, directing them first to those places which were rumored to be most desperately affected. These agents made hurried estimates of the extent of damage and the probable number of families in need, and these findings, when filed with the National Director at Columbus, afforded a basis for the assignment of relief workers and supplies. In a few communities there were resources or resident social workers

of experience, so that Red Cross supplies or workers were unnecessary. In most places, however, the assistance of the Red Cross was clearly needed, and to those places, agents and supplies were assigned. Gradually, either through its own agents or through local committees whose methods and aims were in harmony with those of the Red Cross, the whole flooded area was covered by individuals and groups responsible for assisting in the work of relieving temporary needs and making plans for the more permanent aid which would follow. A few communities, such as Dayton and Hamilton, Ohio, required a staff of several social workers, others the full time of a single worker; in many instances the services of one worker were divided among several communities; elsewhere it was possible, as in the Muskingum Valley and parts of the Ohio Valley, for one worker to cover long stretches of sparsely settled territory. Sixty-six workers, experienced in dealing with families in adversity, were used by the Red Cross in this way, their services ranging from a few days to several weeks. They were procured from institutional

members of the Red Cross and from other social agencies in Ohio and neighboring states.

By the time the Red Cross had completed this provisional organization, the National Director had succeeded in reaching an agreement with the governor and the Ohio Flood Commission, which was responsible for administering the state appropriation and other funds raised by private subscription, whereby these funds and those of the Red Cross were consolidated and to be disbursed according to Red Cross principles by the National Director, subject to certain fiscal "regulations," a copy of which is to be found at the end of this book.* In Indiana, where the necessity for relief expenditures was much less than in Ohio, the Red Cross and the state funds were administered separately, but the territory was divided on a plan which left six communities which were the heaviest sufferers to the Red Cross, while the governor's committee took charge of the remainder of the state. In the other states the Red Cross dealt directly with the local committees.

* See Appendix B, page 217.

While the National Director was negotiating these agreements as to division of territory, and effecting a centralization of administrative responsibility, and while the Red Cross agents in the field were gauging the extent of need and assisting local committees in the work of temporary aid, policies were being formulated to govern the distribution of relief. The number of the distressed, the extent and nature of their need, the resources and intelligence of local relief committees, the size of the central fund and whether the grants from it should be in proportion to loss or in proportion to need, were the important factors entering into the determination of a policy. Naturally the extensive experience of the Red Cross enabled its representatives to bring to bear on these questions a knowledge of the measures which had already proved practicable and beneficial in disaster relief. This hard-won knowledge and experience is one of the most valuable contributions of the Red Cross to the communities which are wrestling with calamities, enabling them at the outset to avoid repeating the mistakes made elsewhere and to

adopt certain general principles and methods whose validity has been abundantly tested.

The first of these principles, equally applicable whether the disaster be fire, flood, shipwreck, or tornado, and whether scores or scores of thousands be affected, is that the unit of relief is the family. Individual and community welfare are bound up inextricably with that of the family. Whatever is done to meet family needs and to promote family welfare at the same time meets the needs and advances the welfare of both the individual and the community.

The second principle is that relief should be proportioned to need, not to losses. The object of relief is to protect and advance human welfare against forces which threaten it. Quite aside from the impossibility of restoring losses from the fund which had been collected for use in relieving the families affected by the flood, or from any relief fund which conceivably could be amassed, the fact remains that the object of protecting and advancing human welfare can not be accomplished in that way as well as by adjusting relief to need. Even if property losses

were completely restored, it does not follow that the former conditions of life would be re-established. They would not in the case of a family which lost in addition to property a wage-earner upon whom it depended; they would not in the case of a family whose house and furniture were destroyed and whose head suffered an impairment of earning power through sickness or injury due to the flood; they would not for those whom the flood had orphaned. Illness resulting from exposure could scarcely be classed as a flood loss, but it may, nevertheless, create need which clearly calls for relief. In fact it is quite possible to duplicate former possessions without really touching the most obvious needs. Not infrequently those who lose least, need most. After all, ability to earn is more important to family welfare than accumulated possessions beyond those necessary to maintain a healthful, comfortable existence. Relief apportioned to loss leaves out of account entirely the factor of earning ability. Disaster then involves losses which can not be restored by cash payments, as well as those which can, and the former are apt

to be as numerous and vital to family welfare as the latter. The principle of adjusting relief to need rather than to losses is based upon such considerations as these, which have been amply attested by experience.

A third principle adopted in this disaster, and which is valid and indispensable in all relief work, is that of coöperation between the Red Cross and the stricken communities and families. This involves the fullest possible utilization of the resources for self-help in each community and each family. It would be inexpedient and demoralizing for the Red Cross to undertake to do things for people and places which they could do as well or better for themselves. The resolute courage with which a community, visited by a disaster, sets about meeting the crisis by its own efforts; its prompt and righteous resentment of attempts by "outsiders" to take over the responsibility which it feels rests primarily with itself, are at once a great asset and a great obstacle to the Red Cross in establishing coöperative relations. As has already been stated, it is the policy of the Red Cross always to avoid

imposing itself upon a community as an outside agency and also to avoid attempts to dictate methods and measures. It aims rather to merge quietly with the local agencies already at work and to encourage local initiative and responsibility to the fullest extent, giving freely of its experience and assuming only that degree of leadership which is freely accorded by the community. Local groups have much readier access than strangers to essential information about the circumstances of families whom the disaster has affected. Moreover, each place usually has preferred channels of action peculiar to itself, and it is the part of wisdom to use the agencies which enjoy public confidence and approval, whenever possible.

The family as the unit, need as the basis, and coöperation as the method, were thus the principles on which the flood relief policies of the Red Cross were formulated.

While the Red Cross agents were making the preliminary surveys of damage and need, in most places the distribution of food from relief stations was still going on. This means of re-

lieving need was clearly necessary while the flood lasted, and even after it subsided, until houses could be occupied, stores put in order and restocked, banks opened, and business resumed. In not a few places, however, the distribution of supplies from these stations continued longer than need required. This was no doubt due in large part to the lassitude and depression which naturally followed when the tremendous strain under which the populace had been living relaxed somewhat. There was a pause, as it were, while courage and energy were being gathered to face the staggering task of reconstruction. It was at this juncture, when all flood sufferers had been provided with food, shelter, and clothing, when the sick and injured were receiving medical care, when the cleaning of streets, dwellings, stores, and sewers was well under way, that the Red Cross began to press for the closing of relief stations and the supplementing of emergency relief measures by those designed to restore the stricken families to normal life. Large supplies of relief and the machinery for their distribution—relief stations, food depots, and bread

lines—are indispensable adjuncts of relief administration only under the most extraordinary circumstances, such as those which prevailed along the Ohio Valley during the deluge and for the few days immediately following, or those in San Francisco after the great earthquake and fire. If maintained longer than is absolutely necessary, they tend to defeat the ultimate object of relief, which is the restoration of normal conditions of life. They exercise this influence in two ways: by encouraging families to rely upon assistance rather than upon their own efforts they undermine independence and delay a return to self-support; by providing free the necessities for which families could afford to pay they retard the return of trade to normal conditions. In point of fact these evil influences were noted in more than one of the flooded communities. When families which asked for nothing saw neighbors no worse off than themselves receive food and clothing, they concluded that they, too, were entitled to a share of the supplies, and proceeded to see that they got it. In one place, a well-to-do citizen rode to the

relief station in his automobile and carried away the rugs that had been issued to him, presumably to help restore him to a normal life. The closing of the relief stations, which in most communities took place in about a week after the waters subsided, marked the close of the period of emergency aid. Thus far, it had been necessary to deal with the affected families in huge groups, to consider only their most elemental and urgent needs, and in meeting these to treat all applicants with little regard to individual differences in circumstances.

The work of the Red Cross during the period of reconstruction or rehabilitation which followed was characterized in this disaster as in all others by its object of helping families back to a normal standard of living, and by its method of securing accurate and comprehensive information about the needs of families and bringing to their aid not only money but counsel and service carefully adjusted to their peculiar circumstances and requirements.

The first step of the Red Cross agents in the work of rehabilitation was to secure and record

information as to the name and number of persons in each family, the social status of the head of the household, property losses due to the disaster, the natural resources, wage-earning capacity, relatives likely to prove helpful, the family's own plan for the future, and such other facts as would determine whether aid was needed, and in what amount and form. Such information was collected respecting no less than 6,500 families. This gigantic undertaking was begun in many places before the emergency relief distribution had ceased, many of the interviews taking place at the relief stations in private rooms provided for the purpose, or at the places of temporary shelter. In the smaller communities where the circumstances of each resident were largely a matter of common knowledge, the process of inquiry was more simply and quickly completed than in the larger towns and cities.

While the means of collecting information varied in the different communities, that used in Hamilton, Ohio, is in some respects typical. When the trained social workers detailed by the Red Cross arrived in Hamilton, they divided

the flooded area into 29 small districts, each containing from 30 to 50 houses. Four workers were assigned to each district; school teachers, members of the United States Army hospital corps, nurses and other local volunteers being used. Every day these workers met at relief headquarters and turned in the cards which had been filled out. These cards were at once sorted into three classes: those recording conditions that called for immediate help; those indicating no pressing need but a probability that later assistance of a more permanent sort would be required; and those indicating that no help would be required. Each night the Red Cross agents attended to the needs of families in the first class. Later, those reported as needing rehabilitation were visited again and a more detailed investigation made. For this purpose the city was redivided into three sections, each in charge of a trained social worker directly representing the Red Cross. Each investigator reported her findings to her section chief, who in turn made her own recommendations to the Red Cross agent

in general charge, in whom was vested exclusive power of final decision.

Naturally it was not always easy to persuade local relief committees that this careful inquiry into the circumstances of each family was not mere "red tape," and to make clear to them the very direct relation between accurate and complete information about every case and a just and effective distribution of the relief fund. In the few communities where relief was granted virtually on the unsupported assertion of each applicant as to his own losses and needs, the subsequent dissatisfaction among the recipients themselves usually convinced the local committee of its error in judgment. In general it is the testimony of the Red Cross workers who served in the Ohio flood relief that lax investigation and easy access to relief artificially stimulated the demand upon funds, created hopes which were doomed to disappointment, and worked injustice to those in greatest need.

In a relief work of such immense scope, extending to many scores of communities scattered over four states and varying in size from hamlets to

large industrial centers, some having but a few families affected by the flood, some numbering their refugees by tens of thousands, it must be evident that the methods used and the degree of efficiency attained varied considerably. Considering its extent, however, the remarkable thing about the administration of the Ohio flood relief was not its varieties but its uniformity. Over all the widely scattered places, in some degree, the Red Cross influence or control extended. Where its funds were expended, it enforced accurate accounting and careful reports of results achieved. The methods employed by local Red Cross agents in requisitioning on the central fund and accounting for disbursements, and the relation between the Red Cross fund and those of local committees, are explained in the "regulations" to which reference has been made.*

Not everyone is competent to make such a thorough inquiry or investigation of the circumstances and needs of all affected families as is a prerequisite of just and wise use of relief funds and of safeguarding family welfare. If those who

* See Appendix B, page 217.

are trained and experienced are not available in sufficient numbers, volunteers should be chosen with the greatest discrimination; they should serve under the direction of experienced workers; the schedules used in investigation should be sufficiently comprehensive to cover all information likely to be required, so that repeated inquiries will not be necessary in order to get information which could just as well be covered in a single interview. The information about the circumstances and losses and needs of flood victims is everywhere an important means of reaching decisions.

If, when the waters had subsided, it had been possible for the families to return to their homes and at once resume their usual life, the need of relief would have ceased with the floods. But the effect of the flood was not merely to drive people from their houses but to damage the houses and the furnishings as well. As has been stated, 70,000 dwellings were damaged and 3,000 completely wrecked.

"Some of these damages were so unique, so peculiarly the result of the flood, as to be worth noting. Thus,

stairways and partitions were broken by boats being brought into houses to rescue their occupants. Plaster fell from ceilings injured by refugees huddled together on the rafters above for two days and a night. Roofs needed reshingling where people had chopped their way out. Porch roofs must be repaired where damaged by horses seeking in vain a foothold, or by ladders stretched from neighboring houses as an exit to safety." *

The number of houses entirely destroyed or so extensively wrecked as to be uninhabitable was, after all, a small proportion of those flooded. The chief damage wrought by the waters and the deposits of mud and wreckage they left inside houses was the destruction of furniture, and without stoves, cooking utensils, dishes, beds, bedding, tables, and chairs, housekeeping could not be resumed. Consequently the first task of restoring the flood sufferers to normal life was to help them replace the necessary articles of furniture.

The methods employed necessarily varied in different places, according to the size of the problem and the experience or ingenuity of those

* Quoted from a manuscript report on flood relief work in Dayton by Dr. E. T. Devine.

responsible for its solution. In the smaller places where most of the families who had sustained losses were known personally to the members of the relief committee, it was a simple matter to judge needs and to meet them. Hamilton, Ohio, where 30,000 persons had been driven from their homes by the flood, affords an illustration of methods used in some of the larger communities. The Red Cross agents called together the furniture dealers of the town and explained to them that the committee desired their coöperation in providing furniture for those of the flood sufferers who were needy. A number of the dealers readily agreed to fill Red Cross orders at a price 20 per cent above cost, although a margin of 50 per cent is usually figured in fixing the selling price. The information collected and recorded by investigators about the circumstances, losses, and needs of each family was used here, as almost everywhere, as a basis for deciding which families should be given furniture and what articles should be supplied. No attempt was made to replace lost or damaged pieces; the aim was simply to provide indispensable furnishings of a plain but substan-

tial quality. The Red Cross issued a printed order on one of the merchants who had entered into the agreement, in the name of each family, specifying the articles of furniture to be supplied. This order was signed by the flood sufferers when the goods were delivered, and became a receipt in the hands of the dealer. A duplicate of each order was retained by the Red Cross, and the original orders, attached to bills presented by the dealers, were checked against these before payment was made. In many places, cash grants made directly to the families were preferred to orders on dealers.

The ownership of a house represents for most people, perhaps, the consummation of long years of struggle and sacrifice, and for that reason wholesale destruction of homes is one of the most discouraging losses a community can face. The repairing and rebuilding of homes damaged or destroyed by the flood was the heaviest financial task undertaken by the Red Cross, and a task which bore a most vital relation to the rehabilitation of the stricken families. Those families whose homes were not yet fully paid for were in the worst case, because interest and payments

still had to be met, the damaged property could not be sold, and the family itself still required shelter. The only thing to do was to repair the dwelling and add the cost to the mortgage. In Dayton, nine-tenths of those to whom money was granted for repairs already had mortgages on their property.

In meeting this situation the Red Cross acted on a well defined policy. It was agreed that its funds should not be put into temporary edifices—mere makeshifts for homes—but that the houses erected should be as substantial as possible. It was evident from the discrepancy between the funds available and the amount necessary to repair and rebuild throughout the flooded area that all the Red Cross could hope to do was to supplement the efforts of individual families to re-establish their homes. In many cases the small contribution which was all it was able to make toward repairs and rebuilding was the means of removing the "last straw" and making the burden bearable. In repairing property, it was necessary to proceed on the policy of limiting grants to the minimum amount necessary to

make a house habitable. Moreover, particular care had to be exercised to see that grants went to owners and not to renters, so that landlords who were able to meet their losses were not reimbursed from the relief funds.

In every way possible people were encouraged to form their own plans in housing reconstruction. They were urged to buy their own material, to negotiate with contractors, and to oversee the work.

The Red Cross first gave its attention to the repairing of slightly damaged dwellings. These could quickly be made habitable, and many families were thus restored to their homes within a comparatively short time after the flood. In general, long-time work, such as rebuilding and extensive repairs, was left to the local committees. This had the advantages of freeing more of the Red Cross funds for small repairs, and of leaving the work which required supervision for a long period of time in the hands of local people, who could remain in charge after the Red Cross withdrew.

The basis of all decisions about grants to in-

dividual families was a careful and thorough investigation of the needs and resources of each. The amount of the mortgage, the possession of other property, both real and personal, relatives who were willing to help, earning capacity, and other evidences of the family's ability to weather its difficulties, were taken into consideration.

But farmers as well as residents of towns and cities suffered from the flood. Their loss, in crops, live stock, damaged buildings, fences, and agricultural implements, and the washing off of the fertile top soil, is estimated by the United States Weather Bureau at over $6,649,000 in Ohio alone. It was the plight of the town and city dwellers which chiefly engaged the attention and sympathy of the country, for they had the means of articulating and communicating their suffering and needs. No aid was rushed to the stricken farmers and not until the first needs of the towns and cities had been met was it realized that residents of the rural districts shared in the claim to succor. In automobiles and afoot, special agents of the Red Cross canvassed the

isolated countrysides in an attempt to find every family in need which had not been reached by the ministrations of local committees. The procedure of recording information, determining needs, and adjusting help to these, differed in no essential respect from that employed in the cities, except that the services of experienced farmers were used in determining what seeds, implements, and other equipment, and in what amounts, were required. No attempt was made to replace losses; all that could be done was to meet the immediate needs and give a new start to those who lacked resources to do this for themselves.

In those instances where families suffering from the flood had been self-employing, the problem of putting them in the way of helping themselves involved assisting them to make a new start in the business by which they had earned a livelihood. The Red Cross, in conformity with its policy of extending its scale of disbursements only as fast as funds were available for new purposes, did not, save in a very few instances, undertake the rehabilitation of business until

nearly three months after the flood; and its service in this field was limited to those small business enterprises which bore an especially vital relation to the maintenance of particular families and whose proprietors were clearly unable without outside aid to re-establish them. The Red Cross suggested for the general guidance of local committees that the possession of assets over $2,000 be regarded as indicative of ability to recover without grants from the relief fund, and that grants be limited to $500. In some instances committees were able to help rehabilitate small enterprises by inducing creditors to cancel a part of their claims.

Those who lost their lives in the flood were for the most part women and children; relatively few were wage-earners. Some of the families of wage-earners who were drowned required assistance for the balance of their lives, or until children became old enough to earn. For many of these substantial sums were set aside to be paid in regular allowances, and wherever possible the associated charities was asked to act as trustee of the fund and to provide friendly over-

sight. In some cases the whole sum was paid directly to the family or to relatives to be expended in its behalf. A Dayton mother who had lost a son who was her main support was granted $250 by the Red Cross to establish her in the rooming house business. In another case, a sum was set aside for an aged woman of Dayton who was particularly dependent upon a son who was drowned but who had some income from property, to be used if she should later become needy. For a colored family consisting of a widow and two sons aged eight and twelve years, made fatherless by the flood, the Red Cross provided $600 to be used under the supervision of the Dayton Associated Charities to supplement the woman's earnings.

The last act of the Red Cross before withdrawing from the flooded region was to call upon the local committees to review the work they had done with a view to making final grants to families whose earlier aid had proved inadequate, either because the extent of their needs had been underestimated or because funds were not at the time available to do all that needed to be done.

The balance of the funds was used in the rectification of these inadequacies, and thus served to accelerate the return to normal conditions of life.

To recapitulate, flood disaster relief, in common with that of all disasters, has the following features: coördination and centralization of relief forces are essential; relief administration divides itself into two periods—first, emergency relief, and second, rehabilitation; the family is the unit of relief; need, not loss, is the basis of relief; there must be the fullest possible utilization of community and family resources for self-help; accurate determination of need, family by family, is the only basis for a just and effective distribution of relief; in addition to needs which can be met by money gifts, there are others which can be met only by wise counsel and devoted, intelligent personal service. Unlike mine disasters or shipwrecks, flood relief presents problems of sanitation and health protection, law and order, the rehabilitation of houses and household goods. In floods, as in other disasters which devastate large areas, the services of the United States Army are indispensable in protect-

ing health and organizing the transportation and distribution of relief supplies. When floods or other disasters affect vast numbers of persons, volunteers must be relied upon to provide a large part of the service required, but unless they can be chosen with great discrimination, they may prove a hindrance rather than a help. Trained social workers, Red Cross nurses, and others with experience in the treatment of families in distress are the "backbone" of the relief organization.

V

FIRES

THE fires which have proved so devastating of life and property as to prompt the benevolent intervention of the American Red Cross have been of two kinds—forest fires and city fires. The latter fall into two classes: (1) fires which, while confined perhaps to a single building, result in appalling destruction of human life and frequently threaten prolonged economic hardship for the victims' families; and (2) fires which destroy extensive residence and business areas and chiefly through the loss of property bring distress to a large proportion of the population.

The Grover Factory Fire of Brockton, Massachusetts, which occurred in 1905, and the Triangle Shirtwaist Company fire in New York City in 1911, are examples of the first class, while the second is illustrated by the Chicago fire of

1871, the San Francisco conflagration of 1906, and the Chelsea and Salem, Massachusetts, fires of 1908 and 1914 respectively. Between January 1, 1905, and December 31, 1916, the Red Cross assisted either in an advisory capacity or by active administrative participation or control in organizing and directing disaster relief following 10 city and five forest fires.

Section I of this chapter will touch upon the relief problems peculiar to forest fires; section II will review the work administered by the Red Cross Emergency Relief Committee of the New York Charity Organization Society after the Triangle fire, by way of illustrating relief problems and methods in city fires of the first type mentioned in the preceding paragraph; and section III will outline very briefly some of the relief measures which experience in San Francisco, Chelsea, and Salem has shown to be of fundamental importance in dealing with city fires which devastate large areas. A comprehensive and detailed treatment of the organization and methods of relief used after the San Francisco earthquake and fire is to be found in

the San Francisco Relief Survey.* This volume is noteworthy not only as an exhaustive history of that particular disaster, but as the most extensive and thorough critical study of disaster relief that has ever been made. All students of such relief, particularly those who are especially interested in that following city-wide fires, will find the San Francisco Relief Survey a rich and indispensable source of information and practical guidance.

I.—The forest fires in which the Red Cross has rendered most active service are those which occurred in Michigan and Minnesota in October, 1908, and in Minnesota in October, 1910. The first burned a strip along the shore of the peninsula about 75 miles long and 15 to 25 miles wide; the fire of 1910 devastated about 1,600 square miles in the northern part of Minnesota. Several villages were wiped out in both cases. Forest fires almost always occur in the fall of the year, and generally devastate large areas. It is not alone timberlands but farms in clearings

* San Francisco Relief Survey. New York, Russell Sage Foundation Publication, Survey Associates, 1913.

enfolded by the forests, and villages and small towns adjacent, which are ravaged by the flames. These often spread with a rapidity and burn with a fierce intensity (refugees have been heard to declare that the very air was on fire) which preclude the possibility of saving buildings, household goods, live stock, crops, and, indeed, occasionally human life itself.

Chisholm, Minnesota, for instance, a town of probably 5,000 inhabitants, was literally destroyed in an hour. A sudden shift of wind had sent a shower of burning leaves and embers over the town, which, in a moment, set fire to almost every building. After the fire was over, not more than 65 structures of any kind were left standing.

The fact that forest fires usually happen in the autumn and in regions where winter sets in early, gives great urgency to the need for shelter, while the destruction of crops, including the hay and grain harvest, usually makes it necessary to provide for the needs of the homesteader and his live stock through the winter and spring, until his land begins to produce once more, and

to equip him with seeds for the spring planting as well as with agricultural implements.

It is with the greatest difficulty that the dimensions of the relief problem are determined because the homes of the lumbermen and homesteaders often lie deep within the forest, widely separated from one another and from the villages and towns, and because the latter are difficult of access from centers of population. The difficulty is illustrated in the northern Minnesota fires of 1910, where, in order to send a wagonload of provisions through to a small settlement twelve miles distant from a base of supplies, fifteen axmen worked day and night, for two days, to clear away the masses of fallen trees from the forest roads.

The primitive, isolated character of the communities and the absence of organized means of articulating their suffering and need place upon the larger centers of population an especial responsibility for acting in their behalf in collecting and forwarding funds and supplies and in organizing relief forces.

In effecting a relief organization, the impor-

tance of the centralization of administrative responsibility for the collection and disbursement of funds should be borne in mind. After the Minnesota forest fires of 1910, a representative of the American Red Cross promptly visited the fire stricken area, estimated the extent and nature of the need, and reported to the President of the State Board of the Red Cross, who was the governor of Minnesota. The governor at once issued a proclamation calling upon the public to provide funds and supplies. The proclamation designated a treasurer to whom money contributions should be sent, and indicated to what destinations and in whose care goods should be forwarded. It also emphasized the fact that after immediate needs had been met, there would remain the equally important and more costly work of reconstruction.

The services of the state militia have been found exceedingly valuable in preserving order, preventing looting, transporting and distributing supplies, and enforcing sanitary regulations. The burial of horses, cows, and other animals killed by the fire is an important sanitary pre-

caution, as is also the destruction of infected outhouses.

The services of railways adjacent to and within the burned districts can also often be counted upon to carry supplies and workers to the field of operations; to provide empty cars for storage purposes and occasionally to furnish men and officials accustomed to obeying and executing orders. In the Michigan forest fire, in October, 1908, the president of a railway not only gave substantially all of his own time, but "detailed the general superintendent of the road, the chief engineer, the district passenger and freight agent, and other men of proved ability. The railroad company also facilitated in every way the shipment of supplies of all kinds and put into service a daily relief train which transferred supplies as required from one relief station to another, carried the relief workers back and forth, etc."

The rehousing of refugees after forest fires has been accomplished through the erection of cheap shacks which can be quickly built. The shack used after the Michigan fires of 1908 consisted of unplaned lumber, long upright boards form-

ing the walls, rough boards forming the roof and floor, and the entire exterior of the structure covered with tar building paper. Each shack was 14 x 16 feet, and contained three small rooms. . . . The procedure was for the farmer to receive the lumber, paper, windows, hardware, etc., for the shack and haul it to his farm. Then one carpenter would be sent to the place to direct operations, and with the farmer and his neighbors helping, the shack would be quickly completed. These shacks cost completed only $50.*

After the Minnesota forest fires of 1910, which left about 2,500 persons homeless, the customs duty on lumber from Canada was waived so that needed supplies at minimum cost might be promptly brought to the scene of the disaster. The houses built cost from $100 to $200. It was also found necessary, in these disasters, to provide shelter for live stock.

The principles and methods of relief which apply to city-wide fires in the main apply here, and since they will be discussed in the third section of this chapter, it is perhaps superfluous to touch upon them at this point.

II.—On Saturday afternoon, March 25, 1911,

* Bulletin of the American Red Cross, January, 1909, page 13.

a fire occurred in the Triangle Shirtwaist Factory, on the eighth, ninth, and tenth floors of the Asch Building, Washington Place, New York City, which cost the lives of 147 persons, chiefly women and girls, seriously injured 12, and slightly injured 60 more. One hundred of the dead were found crowded against the doors to the elevators and stairways, which employes stated were locked, while 40 jumped the 110 feet to the ground. The building, which was fireproof, was not burned.

By ten o'clock on Monday, March 27, the Red Cross Emergency Relief Committee of the New York Charity Organization Society, an institutional member of the American Red Cross, was ready to begin its work of succor to the families of the victims. On Sunday, the chairman had called a meeting of the committee, secured a temporary office, and arranged with the mayor for the immediate issuance of an appeal through the newspapers on behalf of the Red Cross. Police lists of the dead and injured were promptly secured, and within three days the relief committee's staff of trained workers, en-

listed from the social agencies of the city, had visited all the families whose names appeared on these lists.

In all, 166 cases came under the care of the committee. In 94 of these there had been one or more deaths, and in the remainder the services of the committee were required because of conditions growing out of physical or nervous injury which the victims had suffered. Most of the families of the dead and injured were Jewish and Italian immigrants who had but recently come to this country. Their incomes were largely derived from the labor of the girls and women who had lost their lives and whose employment, at best, was of a seasonal character. Not a few of the victims were contributing to the care of parents abroad or were earning money to bring to America fathers and mothers or sisters and brothers. Others were, at great self-sacrifice, making possible the education of younger children. Very few of these families had been recipients of charity before the fire, and indeed, had the fire relief fund not been raised, it is probable that their most urgent

needs would have been met without recourse to charitable agencies by their own sacrifices and those of their relatives and friends. The existence of the relief fund, however, undoubtedly prevented the lowering of the standard of living which would have taken place if the families of the victims and their relatives and friends had attempted to weather the calamity unassisted.

To the standing Red Cross Emergency Relief Committee were added, as is customary, several persons whose counsel and service were likely to be of especial value in this particular disaster. In addition, a consultation committee was formed to act in an advisory capacity with the executive in considering the needs of individual cases and suggesting appropriate plans of assistance. But as usual, under the institutional form of organization, the power of final decision was vested exclusively in the executive.

The committee did not administer its funds with the aim of compensating for losses of clothing and other personal property (though this was done in a few instances), nor did it proceed after the manner of an insurance company by

paying a predetermined arbitrary sum for the life of every person lost. Neither did it give relief only to those who would otherwise in all probability have been dependent upon charitable agencies. But, carefully considering the standard of living of each family and the part which the deceased or injured person had borne in maintaining that standard, and considering, too, the opportunity of developing potentialities of self-help within the family, the committee planned its grants and allowances to meet residual wants and in ways calculated to evoke latent possibilities of self-support. The needs of dependents abroad were considered on the same basis. In some cases, provision was made for the payment of allowances at regular intervals; in other instances, the payment of a lump sum was believed to be a more constructive form of aid because it contributed more directly to self-support. For example, in one family, instead of paying at regular intervals a sum to take the place of the deceased daughter's wages, upon which the family had chiefly depended for support, the committee granted a substantial

amount to set the father up in business, thus enabling him to earn a livelihood for his family thereafter.

The policy of adjusting relief to the needs of each family involved the utmost care in collecting and recording essential information respecting their circumstances. The family's own statement was naturally of prime importance, but it was necessary also to have the point of view of the priest, rabbi, or pastor, of school teachers, physicians, relatives, and others acquainted with its hopes and plans for the future, its past record of successes and failures, its elements of strength and weakness. In this disaster, as in others, the Red Cross was able to obtain valuable information and guidance respecting the needs and circumstances of relatives living in foreign countries, as well as assistance in seeing that relief funds got into the hands of those for whom they were intended, through the consulates of those countries and from the American consular offices abroad. The Jewish Colonization Association, with headquarters in Paris, was used in making investigations of the Jewish

relatives in Europe who were supposed to be dependent, wholly or in part, upon fire victims. The agents and correspondents of this association were able to obtain and forward information about the amount of assistance which had been sent, and whether the relatives were in fact dependent upon this.

The passionate sympathy with which the public responded to the mayor's appeal gave the Red Cross alone $103,899, while the Ladies' Waistmakers Union secured contributions amounting to several thousand dollars. Of the sum in its hands, the Red Cross expended $81,126 in relief, of which $12,818 went to provide emergency and temporary aid. Approximately half of the latter sum was used to reimburse families for funeral expenses and the balance to tide them over until some plan of more permanent assistance could be formed, or where this was not required, for some special need which, unaided, they could scarcely have met without great hardship. The administrative expenses were $1,937. In the judgment of the committee, the $81,126 mentioned met the needs of the Triangle victims,

and after due consideration it was decided to transfer the residue of the amount contributed to the contingent relief fund of the American Red Cross, to be used in disasters which in their nature do not evoke so quick or generous public response but where the suffering caused is as grievous.

The following cases illustrate the ways in which the committee used its funds in providing temporary relief:

A married woman, the wife of a carpenter who had no steady work, suffered contusions and shock. A sixteen-year-old daughter living at home earned $4.00 a week, and a boy and a girl, aged twelve and ten years, were with relatives in Italy. It was estimated that $50 would reimburse the mother for wages lost, and this sum was given by the committee.

An Italian girl, aged eighteen, next to the eldest of a family of seven children, was incapacitated for two or three weeks by the shock. Her wages represented one-third of the family income. The Red Cross gave $50 to make good the wages lost and to replace lost clothing.

A Russian was badly burned and strained in making his escape from the building. Neuritis in a severe form developed. The family consisted of a wife and four children, the eldest a boy of sixteen who had just started to work. $160 was given to meet current living expenses,

and a few months later, the Red Cross paid the cost of transportation to California, $275.20, where they had relatives and friends who were willing to help them get a new start and where it was hoped the man's health would improve.

An Italian girl of sixteen who was killed was survived by her parents and four brothers and sisters, two of whom were wage-earners. A few days after the fire, the mother gave birth to another child. The father owned a half interest in a small, growing business. The Red Cross contributed $150 toward the cost of the funeral and $100 for the mother's lying-in expenses. Since the family had not suffered an appreciable economic loss through the daughter's death, it was deemed unnecessary to render further assistance.

Another of the victims was a Roumanian girl of twenty-three, the oldest of a family of six children. She was supporting herself and a younger sister, recently come over from Europe and apprenticed to a dressmaker, and in addition was sending regular remittances to her parents in Roumania. She had a brother in New York who was barely able to support himself. The Red Cross learned through a correspondent in Europe that the family had lost their home in a fire a few days before. The family income—the combined earnings of the father, a brother of seventeen, and a younger sister—averaged only 13 francs a week. It was clear that the family was dependent on the money sent by the oldest girl, and that they were in need of substantial financial aid. Money was sent to them at intervals, through the son in New

York, pending receipt of more complete information from Europe, and a final grant to the family of $300 was made on June 5. Provision was also made for the sister in New York, in the form of a monthly allowance which lasted until she was earning enough to enable her to pay board in an uncle's family. The total amount which this family received from the Red Cross funds was $585.

Provision for more permanent needs in some cases took the form of regular allowances administered for the Red Cross by a responsible charitable agency. The arrangement made possible that element of elasticity which is so indispensable in the administration of relief—the adjustment of aid to changing need and the reinforcement of financial help with friendly oversight and counsel.

This method is illustrated by the case of a Russian who was killed in the fire. He left a wife and two children, four and two years of age. The wife was practically helpless—could speak no English, had no near relatives in this country except a sister as helpless as herself, and no way of supporting herself. After the fire, she and her children and sister went to live with a cousin. This cousin was far too poor, however, to stand the additional burden, and as the woman decided to return to Russia, where she had a brother and sister, the Red Cross engaged her passage, secured passports and other official

papers, arranged to have someone meet her at all points in Russia where it was necessary to change cars, and decided to pay her a sum of money sufficient to establish her in business. The plans were no sooner completed than a letter came from her brother telling her of rumors of pogroms and a foreign war, and warning her not to return. She was so frightened that she decided to remain in the United States. A few days later, however, she decided that she would go through with the original plans. Again all arrangements were made for her return, and again she decided to stay in this country. Then the case was turned over to the United Hebrew Charities of New York which was given $1050 from Red Cross funds to meet the family's current expenses and a trust fund of $4000 for the two little children.

The case of a Russian family in which the eighteen-year-old daughter was killed is another example of the elasticity of the committee's methods. The dead girl had five brothers and sisters, three of whom were of working age, but capable of earning only very small wages. The mother was in poor health. As the father was in Russia at the time of the fire, it was necessary to continue temporary relief grants until his return in July before permanent plans were made for the family. He was a man of about middle age, and of more than average intelligence, and the committee decided to grant his request to be established in a small business. $1000 was placed with the United Hebrew Charities to be administered for this purpose.

The administration of relief in the case of the

Triangle fire is noteworthy, first, because of the virtually complete success in centralizing relief funds and responsibility, and second, because the fund raised was, in relation to the need, so ample that it was possible to make exceptionally liberal provision for the affected families. Besides the Red Cross, the Ladies' Waistmakers Union was the only body to raise and administer relief, and the aid provided by this union was given only to members. There was the fullest measure of coöperation between the union and the Red Cross. It is believed that the prompt and decisive action of the Red Cross committee in assuming full responsibility for administering relief, and the full measure of confidence reposed by the public in this committee because of its representative and responsible character, explains the absence of the numerous relief agencies which usually spring into existence after such disasters.

III.—Probably the most notable city fires which have occurred in the United States, from the standpoint of extent of area devastated,

value of property destroyed, and number of families rendered homeless, are: the Chicago fire of October, 1871 (about three and one-third square miles burned over, 17,450 buildings destroyed, estimated property loss $192,000,000, 300 lives lost, 100,000 persons made homeless); the San Francisco fire of April, 1906 (burned area 11.14 square miles, 28,188 buildings destroyed, estimated property loss $500,000,000, 498 lives lost, 200,000 persons made homeless); the Chelsea, Massachusetts, fire of April, 1908 (287 acres burned, 2,835 buildings destroyed, estimated property loss $17,000,000, 19 lives lost, about 16,000 persons made homeless); the Salem, Massachusetts, fire of June, 1914 (burned area 300 acres, 1,792 buildings destroyed, estimated property loss $14,000,000, two lives lost, about 16,000 persons made homeless).

The abrupt flight of men, women, and children from their dwellings and places of employment to refuges in parks and open spaces, their houses and furniture perforce left a prey to the flames, the separation of families in the haste and confusion of the rout, the agony of fear and

suspense until they are reunited, the utter dependence upon others for shelter, food, and clothing—this drama of the refugee is a characteristic which the city-wide fires have in common. Fires such as these work sudden, violent, extensive, and prolonged interruption of the normal community life. They destroy vast stores of food and other necessities, dislocate transportation, disorganize business, throw thousands out of employment, and create relief problems which the prostrate community is unable to meet without outside assistance.

With scarcely less rapidity than the advance of the flames or the flight of the refugees comes the formation of relief forces, first within the ill-fated city itself and then, as the news of the calamity spreads and seizes on the imagination and sympathy of the public, in other cities and towns and states. Not a few impromptu local committees, each rallied around some forceful man or woman and each working independently of the others, enter the field and essay such relief activities as seem to them of most importance. No doubt in the very first days following

disaster, these little bands render substantial help in meeting the great press of obvious and immediate needs, but their period of real usefulness is short-lived, and by continuing to maintain a separate existence after it has passed, as usually happens, they seriously hamper the execution of more comprehensive relief measures.

The imperative first step in the organization of the relief forces which must be taken by the fire-stricken community is the appointment of a provisional central relief committee. The membership of this committee should include citizens of such commanding prominence as to assure the entire confidence of the community. It is of primary importance that men and women of broad experience in philanthropic and civic work should have a place on it, since they more than any other group in the community know the helpful resources of the city and how to invoke them in behalf of those in distress. The prompt appointment of a central committee and the immediate announcement of its creation by official proclamation of the chief municipal officer establishes confidence through the

assurance it gives that relief plans are under way and in the hands of responsible persons. It also operates as a deterrent of the tendency to multiply relief committees and provides an official medium for the collection and disbursement of relief funds and supplies.

The provisional nature of the committee should be clearly understood, since freedom to form a more permanent organization after the relief problems created by the calamity have been gauged and the persons most capable of forming and executing the policies of rehabilitation have been discovered, is an indispensable element of effective administration. Moreover, the way is left open to place on the permanent committee representatives of outside forces, such as the commonwealth, committees appointed by other municipalities and trade bodies, officers and special agents of the American Red Cross, and individuals from other parts of the country who have had wide experience in disaster relief. The experience of San Francisco, Chelsea, and Salem bears uniform testimony to the fact that the individuals and agencies who join

hands with the community from without have given aid in the formation of local policies and have brought vision and constructive ability to the work of relief and rehabilitation.

It is inadvisable to attempt at the outset an elaborate and detailed relief organization. In San Francisco, where this was done, the administration of relief was handicapped and retarded. The completion of organization should await determination of the extent and nature of the problems to be solved and the forces which can be applied to their solution. This does not mean that the central committee should not act with the utmost promptitude and decision—for prompt and decisive action is the key to the control of the situation. It does mean, however, that the committee should, at the beginning of relief operations, confine itself to the execution of tasks of immediate importance.

Among the first duties of the committee are to see that the military are called out, to keep order, and to be responsible for feeding and sheltering refugees. In San Francisco the United States Army, and in Chelsea and Salem the National

Guard, rendered extensive and efficient service. While the United States Army and the state militia are not relief agencies, they nevertheless possess discipline and organization and command of supplies which enable them to feed and shelter large bodies of refugees more promptly and adequately than could be done if the task depended upon the formation of a special relief body. The city should be placed under martial law. The military officer in command should be made a member of the central committee and power to seize needed supplies should be vested in the committee; saloons should be closed, the sale of liquor strictly prohibited, and looting severely penalized.

Food and shelter are the necessities which must first be provided. Many of the fugitives will find temporary shelter for themselves with relatives or friends, or will be taken into the homes of strangers. In Chelsea, the night after the fire, relief workers were struck with the sudden disappearance of a large proportion of the refugees, and in San Francisco there was an immediate and extensive exodus of refugees to

suburban points. But large numbers, and where the stricken city is inaccessible to other communities, the vast majority, will depend upon the relief forces for the provision of food and shelter. Many of the fugitives will take refuge in churches, schools, and other public buildings, as well as in parks, public squares, and vacant lots. These people must be marshalled and colonized in refugee camps, at first in tents and later in frame barracks or inexpensive small cottages. Administration of these camps should be delegated to the military.

Wholesale feeding of the refugees will be at first inevitable, and it too should be undertaken under the direction of the military. If the food supplies given prove inadequate, supplies should be confiscated. It may also be necessary to commandeer trucks for their carriage. None so well as the army can handle at the outset the tremendous task of organizing the unloading, storing, local transportation, and distribution of relief supplies, but later the work can be continued by civilians as one of the administrative branches of the central committee.

Moreover at the earliest possible moment, as has already been noted, wholesale distribution of food from relief stations should be supplanted by orders for groceries, as well as clothing and other necessaries, on the relief stores, and as soon as possible on local merchants. In San Francisco a food card was issued to each family. The card bore the name of the authorized recipient, the name of the station at which it was to be presented, and the date of issue and expiration. Each card was good for ten days, and when rations were drawn, the margin of the card which bore the numerals from 1 to 31 was punched to indicate the date. One or more social workers should be assigned to each relief station for the purpose of interviewing and advising all applicants and recording essential information regarding them. Through these means food distribution can be systematized, supplies conserved, repeaters eliminated, rations adjusted to the size of families and to special dietary requirements, food charged for or discontinued when families recover a measure of independence, and the ground prepared for the more careful con-

sideration and individualized treatment of need which characterize the rehabilitation period.

The distribution of clothing, blankets, bedding, cooking utensils, etc., has been at the outset, like the distribution of food, wholesale and indiscriminate. Within a very short time, however, it should be possible to introduce a system of requisitions on the central relief warehouse.

Transportation is the fourth major task of emergency relief. It has been said already that a large number of refugees flee the city, even before the conflagration is over. There are many, however, who are held there by lack of means but who wish to go to relatives or friends elsewhere, or to communities where they believe opportunities of employment await them. A bureau of transportation should be created, for which an operating official of a railroad would perhaps make a satisfactory executive. There should be associated with him, however, a social worker, for the reason that the problem of transportation is one not merely of securing reduced rates and of seeing that people are assisted through the details of schedules, tickets, etc.,

but primarily of determining whether the welfare of the applicant will be advanced by sending him to the desired destination and of making sure that he will not there become a public charge.

Among the tasks of emergency relief, that of safeguarding health is of vast importance. Army medical officers and Red Cross nurses will provide adequate sanitary supervision and medical care in the official refugee camps. Special sanitary regulations should be prepared and extensively circulated. Civil health officers should be made responsible for the most intensive sanitary inspection and rigid enforcement of these regulations outside the camps. These measures bear such an intimate relation to the protection of health that a community cannot afford to leave the task in the hands of political job holders. It is advisable for the central committee to detail to each relief station a physician or group of physicians whose services shall be available for medical examination and treatment of the sick. Nurses should be assigned to the districts, where they can render important service in the conservation of health by reporting all cases of sus-

pected infectious disease and by interpreting the sanitary regulations.

The establishment of an employment bureau to facilitate the placement in other industries of those whose regular employment has been indefinitely suspended by the fire is a necessary part of relief administration. During the emergency period, it may be advisable for the executive committee to grant the employment bureau a sum to be disbursed as wages to those men and women for whom it seems wise to provide temporary work instead of relief. The work should be necessary and in the public interest but of a kind that can not be undertaken under municipal auspices and is not properly a charge against a private corporation or individual. A danger to be guarded against is the tendency of such employment to delay the return of men to permanent jobs.

The period of emergency relief must be regarded as having terminated when temporary shelter has been provided for the homeless in army tent camps, barracks, and other available places, when the distribution of food and

clothing has been extended to cover all current needs, health having been safeguarded meanwhile by rigid enforcement of sanitary regulations, inspection, prompt isolation of those suffering from infectious disease, and an impromptu medical and nursing organization, and when transportation to other communities has been arranged for those who appear likely to provide for themselves more quickly and completely by removal from the stricken community. At this point, relief administration passes to the tasks of rehabilitation. There is always danger that the emergency status may be continued longer than necessary and consequently that the starting of rehabilitation may be unduly delayed. Such delay involves extensive waste of funds, prolongs the discomforts and privations of refugees, and retards the return of the community to normal life. These grave evils can be avoided only by instituting early in the emergency period a study of the rehabilitation problem and the formulation of definite plans. It is especially important that the relief committee associate with it for this purpose representatives of the American Red

Cross and others who have had experience in rehabilitation work in other large disasters.

The object of rehabilitation relief is to assist families to recover from the dislocation induced by disaster and to regain their accustomed social and economic status. Emergency aid takes into account only present needs: rehabilitation looks to future welfare and aims not to restore losses but to open opportunities. The relation of the recipient to the giver of emergency aid is one of passive acceptance, but in rehabilitation relief the relationship must be one of active and intelligent coöperation. Neither those who are incapable of self-help nor those who possess the resources or enterprise to recover from misfortune without assistance are proper candidates for rehabilitation relief.

The more lasting distress caused by city-wide fires arises from the destruction of houses and household goods and the suspension of business, employment, and wages. Therefore the tasks of rehabilitation lie in the direction of stimulating the return of workers to employment as rapidly as business recovery opens industrial

opportunities (curtailing and discontinuing relief at the earliest practicable moment bears a vital relation to restoring normal business conditions); of assisting artisans and small proprietors to resume self-support, by grants and loans for tools or business equipment; and of promoting the rebuilding and refurnishing of homes.

Accurate information regarding the present and previous income of each family, its physical condition, previous occupation, amount of losses, resources in savings, insurance, real property, ability and inclination of relatives to help, and its own plan for the future, is the essential basis for determining whether rehabilitation grants should be made and in what amount and for what purpose. If experienced social workers are in charge of district relief offices, much of this information can and should be recorded through interviews with members of families who apply at these stations during the emergency relief period. But interviews with members of families should be supplemented whenever possible through reference calls by social workers upon those who can throw further

light upon the family situation—not because of mistrust of the family's own statement, but because experience has shown that full data from varied sources enhance the helpfulness of relief. San Francisco demonstrated that even in disasters affecting scores of thousands, it is possible to make investigations which will include at least one source of information besides the family itself and that the effectiveness of aid varies directly with the thoroughness of investigation.

The nature and extent of the rehabilitation problem can be gauged in part from the records made in the district stations during the emergency period. And since it is assumed that a persistent effort will be made to reduce the volume of applications at relief stations at the earliest possible moment, the inclusiveness of registration will be determined by the promptness with which it was instituted. But not all who will need rehabilitation assistance will have applied for emergency aid. It may therefore be necessary to adopt some means of reaching those in the refugee camps who have not been registered, to determine whether they are able, un-

assisted, to re-establish themselves. One way of accomplishing this would be to undertake a general census of unregistered refugees. It should be recognized, however, that this may result in artificially stimulating applications for relief.

When the size and nature of the reconstruction work and the sum available for this purpose have been determined, or at least approximated, the relief committee should prepare a rehabilitation budget, estimating the sum required for each branch of work, and on the basis of appropriations authorized by the executive committee, should adopt tentatively a schedule of grants to be made to refugees for housing, business, and other rehabilitation purposes. It should also determine which activities are of most vital importance in restoring families to normal channels of life, and press first for the accomplishment of these. While grants ought, so far as possible, to be adjusted to the requirements of individual families, for the purpose of starting them toward self-support by meeting just that part of the burden they are unable to carry alone, nevertheless tentative limitation of grants is warranted

as an expedient for avoiding liberal aid for the early comers at the expense of later but equally needy applicants, wherever an unknown volume of later applications is anticipated or the ultimate size of the relief fund is uncertain. It is advisable to require each candidate for rehabilitation to form his own plans for the future and to indicate definitely what use he proposes to make of the grant in carrying out this plan. Naturally before making a grant, the relief committee will satisfy itself by an agent's investigation and its own deliberations that the plan is feasible. A follow-up study of the rehabilitation grants made after the San Francisco fire led to the conclusion that in many of the instances where recipients of grants had not succeeded in becoming self-supporting, the failure might have been averted had the grants been reinforced by wise personal counsel and guidance for a few weeks or months.

A most urgent and costly phase of reconstruction is that of withdrawing the refugees from the official camps and other places of temporary shelter and re-establishing them in permanent dwellings. In San Francisco it was found that

the refugee population fell into four classes, and that it was necessary to make different provision for the rehousing of each class. There were (1) those who had previously been self-sustaining and property owners; (2) those who, while not owning property, had been self-supporting and who possessed initiative; (3) the non-property owners who evinced little stability or enterprise or capability of making effective use of financial aid for the erection of a permanent home; (4) the chronic dependents.

The method employed in assisting the first class was by offering to pay those who were otherwise unable to rebuild 33⅓ per cent of the cost of a dwelling, provided the grant did not exceed $500 and the house was built on their own property within the burned district. The procedure was for the applicant to submit his plan for approval and if approved, upon completion of the house according to specifications, the money was paid over.

The second class was helped by what was known as "the grant and loan plan."

The housing committee, assuming that theirs was in the highest sense rehabilitation work, perfected a thorough system of investigation of all applicants. It defined its purpose to be: "to assist families in need of proper shelter to obtain a home suitable to their wants and in proportion to their earnings." In placing the grants and loans, its theory was to give aid so as to stimulate the recipient to use it for the distinct benefit of his family. In a case where a family had heavy burdens and a limited income, money was granted outright. When there was reason to believe that a recipient could repay a part of the large amount needed, a grant was frequently supplemented by a loan. . . . In some cases the applicant deposited part of the cost of the house to be built, which was supplemented by a grant or loan. In other cases, the applicant being unable to make a deposit, the committee bore the entire first cost of the house. Many were aided who had no real estate before April, 1906, but purchased or leased a lot in order to build . . . The loans ranged from $37 to $595, as the committee found it wise to . . . plan so that the amounts given or loaned should be such as would meet the actual needs revealed by a careful investigation. A reliable bank was enlisted to see that the loans were properly executed, mortgages recorded, and monthly instalments collected.*

The grant and loan policy had the beneficial

* San Francisco Relief Survey, page 254. New York, Russell Sage Foundation Publication, Survey Associates, 1913.

effect of stimulating a large number to purchase lots and erect homes of their own who otherwise would scarcely have been likely to do so.

Class 3, by far the greatest in numbers, was less capable of self-help than either of the preceding classes and was appropriately enough the first to receive housing help. Within eleven months of the fire, 19 tenements with a capacity of 650 persons, 4000 three-room and 1500 two-room cottages, had been built by the committee at a cost of approximately $55 per room. A large number of the cottages had served for temporary shelter of the refugees, supplanting tents at the approach of the rainy season. Ultimately, over 5000 of these cottages became permanent homes, for the most part, of class 3 families, under an agreement whereby the occupant was to pay for his cottage in monthly instalments of approximately $6.00 for a three-room and $4.00 for a two-room cottage. The amounts paid in instalments were later refunded to those who purchased lots to which they removed their little homes.

Naturally among the first to be differentiated

from the general mass of refugees had been the homeless and friendless aged and infirm and other dependents of the fourth class. The city almshouse being overcrowded, when they were removed from the special tent colony where they were first sheltered they were placed in temporary barracks until finally transferred to a permanent home for the aged and infirm which was erected by the relief committee.

Manifestly it is neither necessary nor possible for a relief committee to undertake business rehabilitation among the class of large or prosperous moderate sized proprietors. It is to be presumed that these groups possess resources which will make self-recovery possible. In business rehabilitation the proper field of the committee is among those who previously had been self-employing in a small way of business as keepers of shops, stands, eating places, or lodging houses, as vendors, etc., who had sustained total or seriously crippling loss of equipment through the fire, and who had no other way of supporting their families. At San Francisco

the rehabilitation committee formulated the following policy:

1. The committee is not disposed to set people up in business in which they have not previously been engaged, although it is possible some exceptions will have to be made.

2. Estimates of amount necessary to start a business must be cut to the lowest practical figure.

3. References and other evidence should be required that applicant is capable and that request is reasonable.

The general aim of (the) committee . . . was to supply the right sort of man with money enough to pay one month's rent, to buy the necessary fixtures, and to cover a deposit on stock or on machinery or instruments. The applicant went into debt for the rest of his equipment, with the idea of discharging the debt little by little from the profits of the business.

Each applicant was obliged to "explain clearly on what scale he had been doing business up to the time of the disaster, what was the present relation of his assets to his liabilities, and on what scale he proposed to re-establish. He was directed to present letters from wholesalers or others with whom he had had business relations. As a part of the subsequent investigation, it was often possible for the committee's visitors to secure written statements from the creditors or from wholesalers, stating definitely what terms they were willing to make for the payment of old debts or for the establishment of new credits. An applicant's plan for re-establishment was

not considered complete until it included a proposed definite location."*

The committee made over 1200 grants, ranging in amount from $50 to $500.

A bureau of special relief, which should be established before the emergency period is ended, has been found to be an indispensable part of organization for rehabilitation work. It is the function of this bureau to meet the many and often urgent needs which fall outside the scope of housing and business rehabilitation. After the food distribution from district stations has been discontinued, the bureau of special relief assumes responsibility for providing material aid to those who continue to be in need. The relief is provided by issuing orders on local merchants; in San Francisco, the aid given by the bureau of special relief covered,

"shelter, food (rations or restaurant meals), clothing, furniture, tools, sewing machines, and medical aid of all sorts, including special appliances, dentistry in emergency need, and, upon a physician's prescription, special diet."†

* San Francisco Relief Survey, pages 171 and 173.

† San Francisco Relief Survey, page 147.

Following city-wide fires, it is necessary to district the city for relief purposes. An office and a staff of social workers must be maintained in each district, under the executive direction of a supervisor and the general oversight of the committee on relief and rehabilitation. In each district there should be a consultation committee composed preferably of those who, previous to the disaster, were active in the social work of the neighborhood. The function of these district advisory bodies is to consider unusual and difficult family problems and to make constructive suggestions respecting treatment.

Experience would seem to suggest the expediency of organizing somewhat along the general lines outlined below:

Central Committee (Provisional at first, later, when the extent and nature of the relief problems have been gauged and the organization requirements definitely determined, permanent and incorporated)

a. Executive Committee (officers of central committee and chairmen of sub-committees)
b. Finance Committee
c. Committee on Refugee Camps (at the outset,

full administrative responsibility vested in military, the commanding officer a member of the executive committee)

d. Committee on Relief Supplies and Warehouses (possibly under military administration at first)
e. Committee on Claims and Awards (to adjust claims for requisitioned goods, etc.)
f. Committee on Health and Sanitation (unnecessary where local authorities have demonstrated competence to cope with problems)
g. Committee on Relief and Rehabilitation
   With sub-committees on Housing Rehabilitation, Business Rehabilitation, Care of Aged and Infirm, and Rehabilitation of Hospitals and Charities
   Administrative divisions:
      District Relief Stations
      Central Clearing House of Information
      Bureau of Special Relief
      Bureau of Employment
      Bureau of Transportation
      Bureau of Building Construction

VI

TORNADOES

TORNADOES more frequently than any other type of disaster known have created relief problems for the Red Cross. From January 1, 1906, to July 31, 1907, the Red Cross figured either in an advisory or directive capacity in relief work following 64 tornadoes. During five months of the last year, that is between March 11 and July 31, 1917, 58 tornadoes in 10 states of the middle west claimed its attention—a veritable epidemic of calamity.*

The most extensive devastation and distress caused by any of the 64 tornadoes occurred in Omaha, Nebraska, March, 1913; over 100 lives were lost, 350 persons seriously injured, 2,100 rendered homeless, and a property loss estimated at $4,000,000 sustained. The disaster,

* In their effect tornadoes are not to be distinguished from heavy storms, such as those of Key West, Florida, in 1909, and of St. Helena Island, South Carolina, in 1911, in the relief work following which the Red Cross participated.

however, which has been chosen as a basis for discussing relief and organization problems involved is that which befell New Albany, Indiana, between three and four o'clock on the afternoon of March 23, 1917. Within five minutes the tornado transformed one-third of the area of that small city of 27,000 population into a mass of debris, laying a belt of devastation three-quarters of a mile wide by two and a half miles long across the town. Forty persons were killed, 200 were injured, nearly 500 dwellings were damaged, and 300 were totally destroyed. The estimated loss was $1,025,500, $178,000 being in industrial plants and equipment, $580,000 in houses, $250,000 in personal property, and $17,500 in public utilities.

Immediately and spontaneously neighbors and fellow townsmen sprang to the work of rescue and first aid. Before nightfall hundreds of men and women were searching out and removing the injured and imprisoned from the wreckage. Throughout the night and all the following day caring for the wounded and recovering the dead, sheltering and feeding the

refugees, and salvaging goods from the ruins were the engrossing, self-appointed tasks of the automatically assembled relief forces.

On the evening of the disaster the mayor called together a group of prominent citizens from which a local relief committee was formed. That night also, by order of the governor, a detachment of the state militia numbering 200 officers and men entrained at Indianapolis for the stricken city, where upon arrival they were immediately detailed to prevent looting and preserve order in the tornado-swept districts. Saloons were closed and continued shut for ten days.

The morning following the tornado, a representative of the Chicago office of the American Red Cross arrived, having been notified of the disaster by the president of the Indianapolis chapter of the Red Cross. Following closely after, and upon his summons, came a score of social workers and 25 nurses from several cities in Indiana and neighboring states. The local committee, perceiving the valuable resources of the Red Cross in workers already on the field and in power to enlist financial aid, promptly

accepted the overture of its representative to unite forces. A relief organization was effected, which admirably expressed the Red Cross policy of giving full play to local initiative and responsibility and of supplementing and safeguarding these with its equipment and experience only in so far as the requirements of the situation necessitated and public sentiment sanctioned. The representative of the Chicago office acted as general executive. The chairman of each of the sub-committees was a local man or woman, the Red Cross agents serving as executive secretaries of the committees directly engaged in the problems of relief and rehabilitation. For example, they acted as secretaries of the sub-committees on relief distribution, funerals, visiting nursing, and housing, while New Albany citizens entirely officered the sub-committees on finance, storage (of salvaged goods), and appraisal (of property losses). The Red Cross was thus in a position to administer that part of the relief work which bore the closest relation to human welfare in accordance with its principles, and at the same time, through the local chairman of com-

mittees, to secure the backing of the community and to account to it, step by step, for what it did.

Two representatives of the state board of health assumed responsibility for enforcing sanitary regulations and protecting health by prompt attention to problems of water supply and broken sewer and toilet connections.

For the most part the able-bodied members of the families whose houses had been destroyed found temporary shelter in private homes in New Albany and the neighboring cities of Jefferson, Indiana, and Louisville, Kentucky, so that the immediate and most pressing tasks that confronted the committee were to provide medical aid for the injured and burial for the dead. These were performed by the intelligent and devoted services of the physicians, business men, church members, club women, and undertakers of New Albany, whose activities were coördinated and guided by the sub-committees on medical aid, nursing, food, clothing, and funerals.* The nurs-

* The generosity of not a few owners of business and pleasure motor cars in placing them at the disposal of the committees greatly expedited many of the processes of emergency relief.

ing staff of the hospital where the severely injured received treatment was augmented by Red Cross nurses, who also provided home nursing service. For several days meals were served to refugees in a number of churches, but it was necessary to maintain food and clothing stations for a short time only.

Not infrequently in tornado relief work, the salvaging of undamaged and slightly damaged furniture and building materials assumes dimensions and an importance which make it advisable for the committee to become responsible for its organization and direction. Prompt action is necessary to protect the "homeless furniture" from the weather. In the disaster under discussion 200 wagon-loads of household goods, in useful condition, were recovered. This work was in charge of a sub-committee which provided tarpaulins under which the furniture could be placed until removed and secured wagons to transport it to a warehouse.

After the most pressing needs of the victims had been met, one of the first steps taken by the relief committee was the opening of an applica-

tion bureau, in charge of an experienced Red Cross worker. This bureau paved the way for the replacement of the wholesale food and clothing distribution from church and relief stations, and other relief practices which could meet only the immediate, elemental, and common requirements of the sufferers, by a procedure which had a regard for the peculiar need of each family or person and which took into account not only their momentary but their more permanent requirements as well. Refugees were referred to the bureau from relief stations or wherever they could be found, were encouraged to make statements of their circumstances, losses, and needs, and were immediately visited at their temporary abodes.

By no means all refugees reported to the application bureau. Consequently it was necessary to devise a means of reaching those who had not applied but who might nevertheless be equally in need of the ministrations of the committee. To accomplish this a card index list was compiled from city and telephone directories, food and clothing stations, post office and

insurance company records, of the names of all families who had lived in the district devastated by the tornado, and an effort made to find these families at the places of temporary refuge. Ultimately it was known that 833 families had been affected by the disaster. For purposes of administration of relief during the latter part of the emergency period and throughout the period of rehabilitation the city was divided into four districts, to each of which were assigned three or four Red Cross workers, one of whom was designated supervisor. Since it was possible for these district workers to operate from central headquarters, without being inaccessible to the families with which they were engaged, separate district offices were not established and the administrative problems were thus simplified. A number of local volunteers, serving under the direction of the experienced workers, rendered valuable assistance. With the closing of the relief stations, the providing of food and the meeting of other emergent requirements were undertaken by the district workers through a system of orders on local merchants.

A novel and interesting solution of the problem of housing the refugees until they could re-establish permanent homes was devised by the committee on housing and moving. This committee induced the real estate dealers of the city to compile a list of all the vacant houses and apartments, and arranged temporarily to quarter many of the homeless therein, of course providing the indispensable articles of furniture.

The New Albany tornado caused loss in all five of the ways in which it is possible for a disaster to do so: by death, permanent injury, temporary injury, personal property loss, and real property loss. It is quite evident that a family whose wage-earner loses his life and one whose house blows down have certain common requirements, such as food, clothing, shelter. It is the purpose of emergency relief to supply these. But it is equally evident that they also have distinctive needs, the problems of one centering in the re-establishment of a dwelling, and that of the other in the creation of some means of support, financially, affectionally, morally, to take the place of that hitherto provided by the

head of the house. The differences extend further, however, for manifestly not all widows' families and not all homeless families present identical needs and problems. The fact is, each family presents distinctive needs and problems, varying with its individual losses, its remaining economic resources, the physical condition of its workers, its moral and educational status, and the ideals and mutual affection of its members. The object of emergency relief is to meet the common, elemental needs as promptly and fully as possible; the object of rehabilitation is to help each family meet its peculiar needs and realize its individual possibilities. Emergency relief thinks and plans for present needs; rehabilitation thinks and plans for enduring welfare.

In laying its plans for rehabilitation, the New Albany Citizens' Relief Committee was wise enough to perceive that it must not only possess a great deal of information about the families it proposed to aid, but that it must also know them as individuals through close personal contact. The following information was therefore deemed necessary:

The family name

Its address before the disaster

Its present address and the rent, number of rooms occupied and the name of the landlord

Its nationality

The date of the committee's first contact with the family and by whom made

Name, age, physical condition, and marital status of each member

Name, relationship, and physical condition of others living in the household

The weekly earnings, occupation, and name of employer of each worker, as well as other sources of income—for example, boarders

The weekly expenses of the household

Losses—on house, other buildings, business equipment, stock, tools, furniture, clothing, cash, wages, etc.

Whether any member of the family lost his life through the disaster, or was physically injured and whether the injury was of a permanent or temporary character

Value of property, encumbrances, fire insurance, tornado insurance

Present resources in real estate, business, tools, furniture, cash, savings, life insurance, accident insurance, etc.

Debts prior to disaster and debts incurred through disaster

Possible sources of aid, such as well-to-do relatives, lodges, church, etc.

Most of this information was procured by the social workers brought to New Albany by the Red Cross, in interviews with the victims themselves and with clergymen, physicians, and others having personal knowledge of their affairs; but in some cases the sub-committee on appraisals, composed of local business men, undertook special inquiries to establish facts regarding ownership and value of real estate, amount of loss, insurance, and other pertinent facts. The equally important and more delicate responsibility of establishing personal friendly contacts with the unfortunates and winning their confidence and coöperation in forming and carrying out plans of rehabilitation was undertaken by the agents of the Red Cross, men and women chosen for their good sense, good judgment, and real regard for people, and in whom long experience had yielded increment of these qualities.

Naturally it was necessary for the committee to know in what amount funds would be available before it could complete its rehabilitation plans. From appeals which had been issued broadcast by the committee and through the

activities of the Red Cross chapters, approximately $193,000 had been obtained. About $15,000 had been expended in emergency relief, and the expenses of ministration and administration amounted to $3,300. Consequently about $175,000 remained for the work of reconstruction. Since the committee, according to the accepted principles of Red Cross relief, proposed to relate its aid not to loss but to need, taking into account each family's resources in property, savings, insurance, and capacity for self-help, it decided that 128 of the 833 families affected by the disaster possessed resources which would enable them, without undue hardship, to recover from their misfortunes independently of the assistance of the committee, notwithstanding the fact that the losses of not a few equalled or exceeded those of families that were aided. In 72 instances a cash grant for a specific object, such as replacement of tools or the payment of medical care of the slightly injured, was the only form of assistance rendered. $3,500 was expended for medical care, medicine and supplies, and to take the place of

wage losses in 144 cases of temporary injury. The committee regarded the families in which a wage-earner upon whom they had depended wholly or in part for support had been killed or permanently disabled as having first claim upon its funds. A scale similar to that used at Cherry (see page 57) was adopted as a basis of apportioning funds among such families, but the scale was used merely for general guidance and was ignored whenever it made for the welfare of a family to do so. $20,600 was appropriated to the 46 families in this class, and according to circumstances was paid over directly in lump sums or was placed in trust and paid periodically in the form of pensions. The balance of the fund, approximately $150,000, was devoted to aiding those who were prostrated by the loss of household goods and houses, the majority of the families affected by the tornado being in this class, or by the loss of business equipment. The principle on which the grants were made was that in purpose they should serve to stimulate the recipients to the maximum effort in their own behalf speedily to recover independence, and that

they should be in amount sufficient to provide the economic basis for a fresh start.

Tornadoes, floods, and city-wide fires should be classed together with respect to the relief problems they involve and the type of organization required to meet them. Problems of housing and feeding refugees, of law and order, of sanitation and public health protection, are common to them all. They are all alike also in that the outstanding ultimate problem is to re-establish families whose life has been suddenly disorganized by property losses. They are to be distinguished from coal-mine disasters, shipwrecks, and factory or tenement fires, in that the chief problems in the latter are to provide for the welfare of families who have suffered the loss of one or more wage-earners. In the first class the principal disability arises from property loss, and the process of rehabilitation involves effecting readjustments of the family in its relations to real and personal property: in the second, the principal disability arises from loss of life, and rehabilitation involves readjust-

ments of the family in its relations to self-support and self-direction and in the personal and economic interrelationship of the members of the family group.

VII

PRINCIPLES OF DISASTER RELIEF

IT HAS been seen in the foregoing chapters that the social consequences of disaster are a violent disruption of the normal life of the family or community, due to death, injury, shock, disease, or the destruction of dwellings, furniture, places of business or business equipment; and that it is the object of disaster relief to help the afflicted regain their normal way of living as promptly and completely as possible.

In shipwrecks, coal mine or munition plant explosions, tenement or factory fires, the disability arises chiefly from loss of life and physical injury; in floods, city wide fires, or tornadoes, although loss of life and physical injury occur, it is primarily property loss which disorganizes family life. But whatever the disaster and whether the consequence be loss of life, physical injury, or damage to property, its effect is registered in family life and family welfare. The wel-

fare of the individual and that of the community are both bound up with the welfare of the family. That which threatens or weakens the family at the same time similarly affects them. Conversely that which helps or strengthens it strengthens and helps them.

The first principle of disaster relief is that the family must be the unit of treatment. Whether the disaster victims number a few score or several score thousands they must be dealt with family by family. There is simply no other way.

Another principle is that each family must be treated according to its peculiar circumstances and needs. In other words the amount and kind of relief in money or supplies and the nature of the other services undertaken in its behalf must be adjusted to the circumstances and qualities which make one family unlike all others, as well as those which it has in common with many others. A study of the administration of relief after many disasters of various kinds leaves one in no doubt that success depends primarily upon individualizing the plans and treatment of the affected families.

Obviously the exigencies of disaster often necessitate at the outset treating people in the mass. For example, after the San Francisco earthquake and fire, or the Ohio River floods, the common, elemental necessities of food, clothing, and shelter for vast numbers of refugees claimed first attention, and because they were common and urgent needs, they could be met only by dealing with the needy en masse. Bread lines, food depots, and refugee camps are the characteristic machinery of mass treatment.

Relief operations after every disaster divide into two periods:

1. The period of emergency relief
2. The period of rehabilitation

It is the province of emergency relief to provide for immediate, common needs. The promptness and completeness with which they are met are the sole tests of efficiency. The province of rehabilitation is to help each family meet the needs peculiar to it and return to its normal manner of life. Its efficiency is tested by the degree to which it succeeds in accomplishing

these results. Emergency relief plans and acts to meet present needs, rehabilitation plans and acts for ultimate welfare. All disaster relief should be a process of evolving from dealings with its victims en masse to treatment of them as individual families. The wisdom of using every means of hastening the progress from mass to individual treatment is amply attested by the experience in all successful disaster relief work.

It is to be regretted that the records of not a few disaster relief operations bear witness that while those responsible for directing them talked in terms of individualized treatment and evidently thought they were providing this sort of treatment, in reality they had stopped at the half-way house of group treatment. That is to say, the tendency was to treat all widows alike, all who suffered temporary or permanent disability alike, and all who experienced similar property losses alike. This tendency appears to be the result of two influences:

1. An inclination (unconscious, no doubt) to escape the arduous, exacting, and protracted labor which a program of indi-

vidualized treatment involves, by devising some short cut, and

2. A disposition to proceed as though the relief committee were a compensation board or an insurance company, and indemnify for loss.

The following passage from the report of the Darr Mine Relief Fund* well illustrates these influences:

It was decided that while the distribution should be made with as much equity and safeguarding of the benefits for the dependents as possible, it should be done speedily, because of the temporary character of the committee and the lack of facilities for any other course of action.

It was decided that distribution should be made according to the degree of the dependence of the bereft families; that no distinction be made between dependent families residing in Europe and those residing in America, the test being solely that of the support received from the dead miner; that the receipt by the dependents of other death benefits or insurance, or the ownership of property, or other assets by the deceased, was not to be

* Darr Mine Relief Fund Report to the Executive Committee covering the collection and distribution of the public fund for the dependents of the men killed by the explosion in the Darr Mine of the Pittsburgh Coal Company, December 19, 1907, p. 11.

considered, not only because it would be very difficult to get reliable information, especially in the cases of those residing in Europe, but also because such action would be a discrimination against the foresight and self-denial of those who had made provision for the future of their families during their life-time.

The extracts from the report of the Brockton Relief Fund in aid of sufferers from the Grover Factory fire* which are printed below indicate that its administration was based on different and sounder principles.

The committee felt that it was a question of need; that to grant aid where a competency was possessed would be a misappropriation of funds; that to grant the same aid to a widow with earning capacity and no one dependent upon her as was given to a mother with a family of little children and no visible means of support would be unjust; and that a fair consideration of all the circumstances required that the urgency of the case should determine the sum bestowed.

But it was not without much opposition and

* History of the Brockton Relief Fund in aid of sufferers from the R. B. Grover and Co. factory fire, Brockton, Mass., March 20, 1905. Prepared by Rev. Albert F. Pierce, D.D., Secretary of the Advisory Committee, p. 52–53.

The Red Cross participated in the administration of neither of these funds.

adverse criticism that the committee succeeded in maintaining its ground, for

> It was argued that all should be treated alike; discrimination or invidious distinction should not be made; no one had a sufficient competence, but everyone needed all that could be given; to grant a less amount to some because they had economized and saved a little, and a larger amount to others because they had saved nothing, was, on the one hand, to tax thrift, and on the other to put a premium upon indolence or waste.

It can not be too strongly emphasized, then, that it is not the province of disaster relief to employ its funds in restoring losses and compensating for death or personal injury. Funds for disaster relief are invariably subscribed in response to representations of urgent and extensive need, and, although usually given without restriction, it can scarcely be doubted that the expectation of the donors is that they will be used in relieving need. This would seem to imply a moral obligation on the part of the relief administration to apply the moneys entrusted to it to the purpose for which they were intended. Now if compensation for loss relieved need, or relieving need compensated for

loss, if, in a word, the two processes were identical, there would be no relevancy in raising this issue. But the fact is, the processes are quite distinct. Apart from the impossibility of compensating losses from any relief fund which has ever been raised or is likely to be raised, the fact remains that this is not the best or usually even a very good way of relieving need and helping families to recover from disaster. Former possessions may be replaced without touching the most obvious needs; cash compensation for the death of a wage-earner may or may not safeguard the future economic life of the beneficiary family. It is neither charitable nor just to apportion relief funds "share and share alike," or arbitrarily, in accordance with the provisions of indemnity schedules prepared (as they must always be) without regard to an exact and painstaking determination of need case by case, and based merely on a preconception of an equitable distribution of the funds, where there is no equality of need, nor of loss, nor of potentialities of self-help. That relief should be adjusted to

need, not loss, is an important principle of disaster relief.

Disaster relief workers should entertain a profound distrust of "short cut" policies, such as the all too prevalent one of partitioning relief funds among families in accordance with the provisions of a prearranged, arbitrary fiscal schedule which allots so many dollars per so many dependents of such and such an age and degree of relationship to the deceased or injured member of the family group. Such a procedure is an inversion of proper policy in that it forces the curves and angles of individuality into the straight lines of a rigid relief formula and fits the families to the aid rather than the aid to the families. Naturally plans for financial assistance of families must relate not only to requirements but to the size of available funds. Perhaps the reason those who administer disaster relief funds not infrequently are inclined to set maximum limits in advance to the aid which may be given each family is that they fear, unless the funds are safeguarded, the early comers may enjoy liberal help at the expense of later but equally needy

applicants. But it is possible to protect the fund without recourse to such an arbitrary arithmetical method. A better way of safeguarding not only the treasury but the welfare of the families as well is to continue relief on a temporary basis until all claimants have been registered, their remaining needs, resources, and potentialities of self-help studied, tentative plans formed for the help of each, and the aggregate of aid involved in carrying out these plans ascertained. Should this sum exceed the fund available for rehabilitation purposes, revision downward need not take the form of a horizontal cut all along the line, but rather those families should be cut most who need least. This is a procedure in harmony with both the principle of adjusting help to need and the principle of individualized treatment.

When a disaster relief committee essays to help the victims of calamity, it assumes a responsibility which is not discharged merely by grants of money or supplies, no matter how liberal these may be. It is responsible for conserving and promoting the welfare of the families whose fortunes for the time depend in some de-

gree upon its discretion, vision, foresight, and kindly ministrations. In addition to aid in food and shelter and cash, there are other forms of service which the committee, conscious of its obligations and opportunities, will not fail to render. One of the most important of these is the protection of health. The shock and exposure which the victims of disaster so commonly experience make them particularly susceptible to disease and to mental and nervous disorders. Such emergencies as childbirth must be provided for. Problems of a legal nature will arise, as disputes over insurance settlements, damage claims, debts. There will be occasion to help anxious and overburdened parents in a wiser treatment of wayward and unruly children. New jobs will have to be found for those whom the disaster has thrown out of work and stunned into inertia. Those who have been partially disabled will have to be helped to fit themselves for employment suited to their handicaps. There will be families to move to cleaner and better houses, housewives to instruct in purchasing and preparing food to better advantage, mothers to be taught needed

lessons in infant hygiene, men and women to arouse from the apathy and despair into which their misfortunes have plunged them and to be heartened to face the future with hope and courage.

The following story is typical of the substantial, constructive nature of the kindly service and counsel in crises and in the everyday affairs of life which, no less than money aid, must be provided for the victims of disaster:

Four and a half years ago, Michael Zemenciak* was seriously injured in Baltimore harbor in a dynamite explosion which wrecked the steamship Alum Chine, on which he was working as a stevedore. His wife and four small children were found by a social worker of the Baltimore Federated Charities, which, as an institutional member of the Red Cross, undertook the relief of the disaster victims, living in two poorly furnished rooms on the fourth floor of a very old and dirty tenement. Mrs. Zemenciak, who was delighted to find that the worker spoke her language, told her how before their marriage she and Michael had lived in the same village in Russian Poland. Their people were farming folk who owned the land they tilled. As there were no schools within reach, they had received little formal education. Michael and she had come to the United States nearly a score of years

* A pseudonym.

before, and after going their separate ways for ten years, they were married at the church in the parish where they still live. Michael had always worked as a laborer or stevedore, except that occasionally during the berry or tomato season he had been employed in the fields, taking his family with him. These summer excursions were regarded by Mrs. Zemenciak and the children as pleasant, healthful holidays.

At the time of the social worker's visit, on the day after the accident, Mrs. Zemenciak found herself facing the future with only $6.00 in her pocket and the prospect of $3.00 a week from a church beneficial society. The only relative in this country, her husband's brother, was unable to help financially, as his earnings were small and he was supporting a family of his own.

The hospital reports of Mr. Zemenciak's condition were most discouraging. Aside from many cuts and bruises, his sight was seriously impaired and his left arm practically useless. But perhaps the greatest difficulty was an extreme mental depression, due to the severe nervous shock. The Longshoremen's Union, of which he was a member, had brought suit in his behalf against the employing company, though there was little hope of collecting damages since the company was on the verge of bankruptcy as a result of the many claims against it after the explosion.

To the $3.00 a week which the family received from the church society, a regular cash allowance from the disaster relief fund was added. Together, these sufficed to keep up the home. The social worker continued her

visits to the family, and the burdened mother increasingly relied upon her for guidance.

At the end of a month, Mr. Zemenciak was discharged from the hospital, somewhat improved though still in need of constant medical treatment. For the next two years he continued under the care of an eye hospital. At the end of that time the physicians' opinion was that he was a physical wreck and would never again be self-supporting. The sight of one eye seemed to be gone, and his left arm still hung limply by his side. In fact, his condition was so desperate that an attempt was made to obtain for him his death benefit from the Polish Alliance on the ground of total incapacity. The man himself was utterly disheartened and seemed resigned to a life of helpless dependence. Though able to be about, he had lost all confidence in his ability to work. At this juncture, the Federated Charities consultation committee on Alum Chine family problems, which had devoted much thought and attention to the welfare of the Zemenciaks, suggested that work carefully adjusted to the man's strength and disabilities should be tried as a means of restoring in him some measure of self-reliance. Arrangements were made with a workshop for the handicapped to give him employment, training and encouragement, and a wage of $5.00 a week which was to be refunded to the workshop from the disaster relief fund.

This plan was not put into effect at once because an unexpected opportunity to go to the tomato fields as a "row boss" presented itself to Mr. Zemenciak. The prospect seemed to interest him, and as the work ap-

peared to be well adapted to his capabilities, the committee encouraged him to take the job for the summer. In the fall he returned, having cleared $40 over expenses, which was the first money he had earned since the accident. The improvement in mind and body was marked. As soon as a vacancy occurred, Mr. Zemenciak began work at the shop for the handicapped, where he remained for a number of months. By that time he had partially recovered sight in the affected eye and had learned to use his left arm. More important still was the return of self-confidence, a clear demonstration of which was that he found his next job, in a shipyard, on his own initiative. Since his wage was very low, it was supplemented by a regular cash allowance from the relief fund. More recently Mr. Zemenciak has taken a position with another company which pays him $15 a week and offers some prospect of advancement. With the increase in the family income it is anticipated that they will gradually become entirely self-supporting. The only compensation ever received by the family was $100 given by a special order of the United States District Court from the interest on some bank funds of the owners of the Alum Chine.

The total amount of relief spent for the Zemenciaks to date is $1,393.78; but the expenditure of this sum would have availed little had it not been accompanied by the devoted, intelligent service of the social worker, of the consultation committee, and of the medical specialists and others whose skill and interest were enlisted in the family's behalf.

Looking back over the history of this family during the past four years, the turning point in its fortunes is clearly seen to be the wise judgment of the consultation committee that in carefully selected work lay the man's salvation. How marked is the change in his mental attitude is revealed by a statement recently made by the social worker who has known him through the years of his disability. She says that Mr. Z. is the type of man who, although handicapped, does not intend to make less than the average working man.

While this story concerns itself chiefly with the problems of Mr. Zemenciak, the changes wrought in Mrs. Zemenciak and the children have been no less worth while. At first a wretched housekeeper, she has learned better standards of homemaking and motherhood. Her old world prejudices have been so far overcome that she now welcomes the visits of the district nurse, patronizes the dispensaries, hospitals, and public baths in her neighborhood, and perhaps most significant of all, at the birth of her later children has had a physician instead of the often careless midwife. The subtle influence of the friendly relations established with Mrs. Zemenciak has been an important factor in the Americanization of this family.

It is hardly possible to conceive of a successful administration of disaster relief without the active participation in responsible positions of men and women of good sense, sound judgment, and experience in dealing helpfully with people whose lives

have become disorganized. Those possessing the last qualification are most likely to be found among the executives and field workers of social welfare agencies, whose daily experience is in almost exactly the sort of work which confronts a disaster relief committee.

Many persons without special training and experience in relief work, in their zeal to give practical expression to their sympathy for the afflicted, will volunteer their services to the committee. Knowing that there is a tremendous volume of work to do, they will naturally feel aggrieved if their proffer of service is rejected. Some, if not given opportunities to serve under the central organization, will set to work independently, and in all probability will prove to be one more affliction to the unfortunate families and an added obstacle to coördinated action. If there are enough experienced workers on hand to assure prompt and full attention to all needs, the executive officers should not hesitate tactfully to refuse to enlist the inexperienced, or, better, to find work for them in places where they will not deal directly with the

disorganized families. In disaster relief operations like those following the Washington Place fire and the sinking of the Titanic and Volturno, the committee in charge had ample reserves of trained service to draw on in the many experienced workers of New York City's social welfare agencies. Under such circumstances there was no occasion to rely upon the inexperienced volunteer for the delicate and complex tasks of ministering to the hapless families. On the other hand, after extensive disasters like the Ohio flood or the San Francisco fire, the enlisting of large numbers of wholly inexperienced persons was an imperative necessity. Volunteers should not be used in disaster relief unless they are needed, because the work, to be effective, must be done with a rapidity, disciplined steadiness, and smooth team play which the inexperienced cannot reasonably be expected to display. When it is necessary to use those without previous experience, they should be chosen with the greatest discrimination. The qualities particularly to be sought are readiness for self-obliterating service, good judgment, poise, tact, initiative,

a capacity to work with others and to work under direction. Experience has shown that volunteers work to best advantage under the guidance of trained workers. Whenever possible, persons who are accustomed to training and directing volunteers should be called upon to take charge of this phase of disaster relief organization. If great care is exercised in their selection, and patience and skill in their supervision, volunteers will respond to the challenge of the work with a promptness and a substantial record of accomplishment which will materially lighten the burdens of the trained staff. The class room training and field experience now being given in Red Cross Home Service Institutes, chapter courses, chapter home service committees, and other social welfare agencies throughout the country, in preparation for service to the families of soldiers and sailors, will doubtless mean a larger, more disciplined reserve of volunteers available for service in future disasters.

To help families whose lives have been disorganized through calamity, it is necessary to know certain things about their circumstances

and needs. Just as it is necessary for a physician to diagnose the disease before treating the patient, or for a lawyer to inform himself of the essential facts of the case before counselling his client, the relief worker finds it necessary to possess himself of information which will throw light upon the nature and extent of each family's need, in order to make a wise use of the funds and other helpful resources at his command. Facts about the present and the previous income of the family, and the relation between these and the necessary living expenses; about the work it depended upon for a living, the physical condition of its members, the amount and kind of loss it sustained in the disaster, its remaining resources in savings, property, insurance; about the ability and inclination of relatives, church, or lodge to aid; about the family's capacity for self-reliance and self-help, its plans and hopes for the future, must be established by careful inquiry. Such inquiry should be undertaken by experienced social workers. The process includes friendly interviews with members of the family and with others, such as priest or pastor,

physician, school teachers, relatives, former employers, acquainted with its record of successes and failures, its elements of strength and weakness. Experience has shown that full information from varied sources enlarges the opportunity for making money aid and friendly service helpful.

It is unnecessary to say that attention to urgent needs must not be delayed until such inquiries have been completed. Temporary aid sufficient to meet immediate needs must be provided at once. During the emergency period, only such inquiry should be attempted as will give assurance that the relief given is actually meeting present needs. Without investigation, however, it is impossible to adjust the relief and service provided to the particular circumstances and requirements of individual families. Only by investigation can the principle of treating families according to their distinctive needs be realized, and no one who accepts this principle can reasonably object to inquiry or social diagnosis.

Since the object of the money aid and the min-

istrations of the disaster committee is to tide families over a crisis and help them back on the road to normal life, care should be taken not to do things for a family which it can and should do for itself. It should be remembered that most, if not all, of the families struck by disaster were previously self-reliant and self-supporting. A lax, rule-of-thumb policy on the part of the relief administration may do irreparable injury by encouraging dependence upon sources of support which have no relation to the efforts of the family in its own behalf, thus subtly weakening the spirit of sturdy independence without which the family does indeed face disaster. A veteran of disaster relief has wisely said that it is not the giver but the recipient of relief who is the senior partner in the enterprise of effecting a recovery from calamity. As far as possible families should be set to repairing their own fortunes; only so is the force of self-interest utilized, and hope and ambition kindled. What the relief committee can do for the victims of disaster is very little compared with what they can and must do for themselves. The insight which reveals to the

social worker what *not* to try to do is no less important than his more positive ministrations. It is a disservice to do the thinking and planning for families who are capable of doing this for themselves. Rehabilitation relief helps people to do things for themselves; it coöperates, opens opportunities, places useful resources at their disposal; but after all the determining factor, the senior partner, is the family itself.

Disasters such as floods, city-wide fires, or forest fires, which leave large numbers of persons homeless, involve problems of wholesale emergency shelter, clothing and feeding of the refugees, and special provision for the protection of property, the preservation of law and order, and for sanitation and health protection against infectious diseases. The importance of skilled service and of prompt and vigorous measures for safeguarding health is incalculable. If local health officers are unequal to the grave task, the state board should assume charge without loss of time. Ordinarily this phase of disaster work does not fall within the province of the relief committee, but is appropriately assumed by specialists

in the health field. It is however a responsibility of the relief committee to see that the matter is given immediate and adequate attention. Wherever the emergency requires it, United States army medical officers, field hospital units, and prophylactic supplies can be used as they were used after the San Francisco fire and the Ohio flood. Red Cross nurses can render valuable service, as they have in past disasters, not only by nursing the injured but by giving instruction in sanitation and interpreting sanitary regulations.

The United States Army and the state militia should be relied upon to preserve law and order, protect property and prevent looting. The training and discipline of the military, and the rapidity with which it can be mobilized for disaster service, make it an indispensable and most important part of the emergency forces. In some of the largest disasters the army, in addition to preserving order and protecting property and health, has borne a large part of the responsibility for organizing the transportation and distribution of relief supplies and conducting refugee camps. When the military is obliged to concern itself

with the relief and sheltering of refugees, it is vitally important that its policy and administration should be harmonized and coördinated with those of the relief committee. It is commonly found advisable to place the disaster-stricken community or area under martial law, to close saloons and to prohibit the sale of liquor.

The wholesale distribution of food and clothing from relief stations or in "hot meal kitchens" and the sheltering of refugees in tents and barracks are unavoidable in disasters which destroy the homes and paralyze the normal domestic processes of large numbers of people.

One of the most familiar sights connected with relief is the bread line. A motley throng of men, women, and children straggle down the street, around a corner and a block or two away. Card in hand and basket on arm, patiently they stand, advancing slowly to their goal. The supply station may be in some large armory, down the length of which stretches an interminable counter, separating pyramids of comestibles from the waiting refugees. At the entrance the cards giving the name of the applicant and the number of the family are scrutinized by an inspector, who passes on their owners or turns them back should suspicion be aroused. Down the long counter moves the line. Into the waiting baskets are

stowed here a loaf of bread, there a package of tea, until the rations for each are completed. Mrs. McGinnis may stumble over small, black-eyed Giuseppe in her anxiety to see if Mrs. Rosenbaum has a larger package of codfish than she; and Madame Martine may protest in broken English that she should have more sugar for her numerous offspring, yet it is generally a silent, orderly procession that accepts without thanks or comment what is given.

It is difficult at first to keep fraudulent applicants out of the bread line, for in the earlier days one must go on the principle "better let a hundred impostors be fed than one honest man go hungry." For this reason, and for a still stronger one, bread lines should be done away with as early as possible. They are a constant reminder of an abnormal condition and tend to prolong the dependency of the people.*

At the earliest possible moment, wholesale, indiscriminate relief methods should be discontinued. If they are maintained beyond the time when it is possible to make other, more discriminating provision for the refugees, it is an evidence of inefficiency on the part of the relief committee. They have, if unduly continued, a tendency to defeat the ultimate object of disaster relief in that

* Boardman, Mabel T.: Under the Red Cross Flag at Home and Abroad, pages 159–160. Philadelphia, J. B. Lippincott Co., 1915.

they undermine independence and delay a return to self-support. They also retard the return of trade to normal conditions.

The issuing of orders for food and clothing on relief stores or on local merchants, to be delivered to refugees at their temporary abodes, is the logical step after the mass provisioning of the bread lines. This step should be followed at the first practical moment by cash grants sufficient to enable the family to provide for its own immediate needs for a few days or a week, these grants to be continued from time to time (except, of course, in instances where they have been used unwisely or abused), or until the family is no longer in need of temporary aid.

The financial aid for rehabilitation purposes may take the form of a lump sum payment, that is, the whole sum allotted to the family turned over in one payment; or it may be in the form of a pension or regular allowance, paid weekly or monthly. Lump sum payments are appropriate in cases where they are likely to be the means of enabling the recipients to become self-supporting or to recover a normal standard of living, and

are usually designated by the committee for a specific purpose, as for business equipment, house repairs, industrial re-education. Regular allowances are commonly provided for families whom the disaster has deprived of breadwinners and are given for the purpose of keeping the home together. Naturally widowed mothers are the most frequent recipients of regular allowances. Because the payments often continue over a number of years, long after the disaster relief committee has concluded its work, the sums from which regular allowances are paid are generally placed in trust for the family in some substantial banking institution, or with a responsible social agency. The latter arrangement is usually better because it admits more readily of that element of elasticity which is so important in the administration of relief, and also because it assures an active, friendly interest in the family.

Not infrequently the relief committee will have to decide whether or not to grant the application of individuals or families for assistance in removing to some other community. The principles on which such cases should be decided are: "That

the applicant's condition and prospects will be substantially improved by sending him to the place in question"; and, "That the applicant will have such resources for maintenance at the point of destination as will save him from becoming dependent upon charity."*

The important things with respect to the management of relief funds, so obvious that it is unnecessary to discuss them, are: that these funds should be centralized, that the treasurer should be bonded, that disbursements should be by voucher, that the system of accounting should be well organized and in competent hands, and the accounts audited.

No disaster relief committee has fully discharged its responsibility to the public until it has published a report of its work. The report should include not only the treasurer's statement and the list of contributors and contributions, but a critical discussion of the policies and methods employed in relief and rehabilitation, and a dis-

* Telegraphic Code and Transportation Agreement and Rules, p. 8. Issued for Committee on Transportation of the National Conference of Charities and Correction, New York, Russell Sage Foundation, 1910.

criminating record of the social results of its activity. The publication of a report should be regarded by the committee as a prerequisite of its discharge from its public trust, and also as a contribution to those who in the future will find themselves in similar positions of trust.

VIII

ORGANIZATION FOR DISASTER RELIEF

COÖRDINATION of effort and centralization of responsibility and funds are the indispensable conditions of effective relief. The creation of a central committee vested with full responsibility for planning and executing relief measures is the imperative first step in organization. Where there are relief committees operating independently, it is a matter of primary importance either that they be induced to withdraw from the field, or, when they have useful potentialities, that they be merged with the central committee.

The membership of the central committee should be thoroughly representative of the element of leadership in the official, business, professional, labor, and philanthropic groups of the community. It is of especial importance that men and women of broad experience as executives or directors of philanthropic agencies should

be included, since they, perhaps more than any other class, are familiar with the problems involved in the treatment of those whose lives have become disorganized, and the methods of mobilizing help in their behalf. If the disaster has affected chiefly people of a particular nationality or religion, generous representation should be given the affected group. The prompt appointment of the committee will tend to deter the multiplication of independent bodies, to establish public confidence by the assurance it gives that relief measures are under way and in competent hands; and it will provide a responsible medium for the collection and distribution of relief funds and supplies. It is advisable to have the mayor, or the governor, or whoever under the circumstances is the appropriate official, appoint the committee, bespeaking for it the moral and financial support of the public.

The committee at first selected should be regarded as provisional and subject to enlargement or reorganization later as more is known of the extent of the problems it confronts. To it should be added from time to time local persons or those

from outside the community, who, by reason of their sound judgment, influence, experience, or technical knowledge, will strengthen the organization. Local citizens whose association with social welfare agencies has given them a perception of the difficult and delicate problems involved in ministering to human need will do well to act promptly to secure the appointment on the committee of men and women who, possessing other requisite qualifications, will emphasize the social welfare as against the business side of the committee's work. Representatives of the American Red Cross should have a place on the committee and an active part in formulating policies and in the administrative work. Its broad experience in disaster relief and demonstrated ability to bring to bear skilled workers and financial support enable it to be of the greatest assistance to the local committee.

A headquarters should be opened at once, with a staff of workers sufficiently large to insure prompt attention to the multitude of inquiries and demands which will pour in. "Nothing is more discouraging," says a veteran disaster relief

worker, "or more productive of complaint than long delay in obtaining attention or information. Promptness is vital. Quick decision at the risk of occasional error is preferable, in the first hours, to extended deliberation and discussion." If the disaster has affected a large territory, district offices will probably be required, as was the case at San Francisco, in order to bring the relief supplies and workers within easy reach of the disaster victims in all parts of the community.

Sub-committees should be formed corresponding to the divisions into which the work naturally falls. These committees should be the administrative arms of the organization. They should be small and consist only of active workers. It is the province of the central committee to create sub-committees, to coördinate their activities and to maintain a general supervisory relationship to them. When the central committee is large, its supervisory functions may with advantage be vested in an executive committee. If the executive committee is composed of the officers of the central committee and the chairmen of sub-committees, it will tend to focus responsibility. In

calamities which create extensive problems of feeding and sheltering refugees, sanitation, and rehousing, the committee arrangement would probably be somewhat as follows, although, since nice adjustment to the particular problems and conditions with which it has to deal is the essence of efficient organization, it should be clearly understood that these are only general suggestions which must be adapted to meet particular situations:

CENTRAL COMMITTEE
- Executive Committee and sub-committees on
  - Finance
  - Relief Supplies
  - Refugee Camps
  - Relief and Rehabilitation
  - Transportation
  - Employment
  - Health and Sanitation
  - Housing Rehabilitation
  - Business Rehabilitation
  - Appraisals, Claims, and Awards

A plan of organization which has not infrequently been tried with success is to have local persons as chairmen and Red Cross representatives as secretaries of sub-committees. Past ex-

perience points to the wisdom of entrusting the establishment and management of refugee camps to the military, and it is sometimes advisable at the outset also to depend upon the military to organize the collection, storage, and distribution of supplies, although after the period has passed in which swift, mass action is at a premium, it will probably be advisable to transfer the management to civilians. A committee on health and sanitation will be unnecessary where local or state authorities have demonstrated their competence to handle these problems, nor will committees on transportation and employment be necessary in situations which do not involve an extensive exodus of refugees to other communities, and the finding of jobs for large numbers whose regular employment has been indefinitely interrupted by the disaster. Unless the problems of employment and transportation loom large, they can be handled best by the committee on relief and rehabilitation. The duties of the committee on appraisals, claims, and awards are to appraise property losses, investigate questions of title to and encumbrances on property, and to adjust disputes

and claims arising from the seizure of supplies for relief purposes. A discussion of the functions of the committees on housing rehabilitation and business rehabilitation is to be found in Chapter V, pages 142–147.

The committee on relief and rehabilitation is the keystone of the organization. If it is to be adequately done, this work must be in the hands of able, experienced persons. It is not overstating the case to say that the primary test of the efficiency of the central committee lies in the type of person selected to administer this department of its work. Well equipped persons are available and can always be secured through the Red Cross. The committee on relief and rehabilitation is the means by which individual treatment of the affected families supplants mass measures of relief. It is contemplated that emergency food and clothing needs will be met by the committee on relief supplies, and temporary shelter provided by the committee on refugee camps. However, should the committee on relief and rehabilitation come into action before these most urgent physical needs have been met, its first

efforts will naturally be addressed to alleviating them. When this has been accomplished, the committee must institute at once a registration of all applicants. Registration is the key to orderly and effective disaster relief. Although it tends to prevent fraudulent or innocent "repeating," a more positive service is the greater promptness and discrimination in meeting pressing needs which it makes possible, and the foundation it lays for the later tasks of rehabilitation. It is of inestimable importance that it should be begun at the very outset of the emergency relief work. The earlier it is begun, the greater will be its benefits to the applicants themselves. Until a registration system is set going, the relief committee's relation to applicants is essentially passive—they must take the initiative; but with the system at work, after the initial application the committee is in a position through its social workers to act on its own initiative and discretion in meeting the subsequent needs of each registered family. Thus it is soon possible to do away with the long lines of waiting suppliants at relief headquarters or district stations.

The process of registration involves recording on cards just that minimum of information necessary to arrive at a working knowledge of each family's present circumstances and needs. A conversation of a few minutes with each applicant by a social worker will afford a good starting point for obtaining the insight needed for treatment. In many cases the first information will come not through personal interviews with members of the victims' families, but through reports from hospitals, refugee camps, the morgue, newspapers, relatives, or neighbors. Cards should be made out in duplicate for each family which applies and for each case reported, one card being placed in an alphabetical file and the other turned over to the field worker who is to take up the treatment of the family to which it applies. If applications for relief are received in more than one place, the registration card should probably be made out in triplicate, one for the field worker, one for the district office file, and one for the central office file. The existence of several stations for the distribution of relief makes necessary a clear-cut division of the field and the reference of

all applicants to the station in whose district they live; otherwise it is impossible to prevent duplication. When families apply at a district other than that to which they belong a registration card should be made out and filed with the central registration bureau, which will at once transmit a duplicate to the district station to which application should be made. A street directory—that is, a card index of families filed by street and number of present domicile—will be found useful in facilitating the identification and location of refugees. The registration bureau should be operated as a sub-division of the committee on relief and rehabilitation.

Simultaneously with the establishment of a registration bureau, a bureau of special relief should be created under the committee on relief and rehabilitation. To this bureau should be referred all families whose immediate needs can not be met by the wholesale methods of food and clothing distribution and shelter in refugee camps which obtain at the time. For example, it will arrange maternity care for the expectant mother, nursing and medical attention for the sick, or pro-

vide special diet; and, by issuing grocery orders, finding rooms and paying rent, and in other ways, it will begin to reduce the bread lines and the population of refugee camps. In general the bureau of special relief will prove a means of assuring early in the period of emergency relief individual attention for a limited number of families whose circumstances particularly require it. It bridges the gap between mass measures of relief and the organization of a system of adjusting aid to the distinctive needs of each family. Needless to say, the work of the bureau of special relief requires the services of an adequate staff of trained social workers.

In disasters like the San Francisco fire or the Omaha tornado which affect extensive areas and great numbers of people, it is necessary to district the territory for relief purposes. An office and a staff of workers will be maintained in each district. Where there is no need of establishing separate district offices, it will nevertheless usually be found advisable to detail each field worker or group of workers to a specified district. The district system will be an administrative arm of

the committee on relief and rehabilitation, superseding the bureau of special relief, which will have held the field until the latter has been organized, and whose force of workers, augmented by others, will staff the district offices. It will operate under the supervision of a director who may find it expedient to delegate some of the supervisory authority to a supervisor of districts.

Comprehensive and exact information about the needs and circumstances of each family is the basis of helpful service. It is an important part of the duties of the field workers to procure these data. The kind of information required will vary with the type of disaster, the particular disaster, and the particular family. For instance, information relating to property losses is especially important in fire, flood, and tornado relief, but such data are usually wholly unnecessary after coal mine disasters. The Red Cross has devised a card which is perhaps as well adapted for general use as possible, considering the widely different kinds of losses and disabilities caused by different types of disaster. It is very necessary that complete and accurate records should be kept. In

addition to entries on the card there should be a chronological narrative of further facts learned from time to time about each family's changing circumstances and needs. Decisions made and action taken should be recorded and all cash relief should be entered by amount and date, and the purpose designated.

In each district, a consultation committee will be a necessary part of the organization. The purpose of this committee is to assist the district superintendent with counsel and suggestions in forming wise plans of aid for families whose rehabilitation presents especially difficult problems. It hears the facts and advises. The committee should be composed of a carefully selected group of perhaps six to twenty men and women representing the church, the medical and legal professions, business, and experienced volunteer social service. It is particularly desirable to have on the committee those who are familiar with the people and the social conditions of the district in which they serve.*

* A fuller discussion of the consultation committee is to be found in Chapter II, pages 23–26.

The committees on housing and business rehabilitation will find in the committee on relief and rehabilitation the machinery for adjusting their general measures of housing and business reconstruction to the particular requirements of each family.

The diagram on page 210 is a graphic representation of the organization of a committee on relief and rehabilitation for work in a calamity of great magnitude.

Needless to say, a much simpler type of organization than that thus far discussed will be found appropriate in the smaller disasters. The requirements of organization for relief operations following disasters at sea, in coal mines, or factory or tenement fires can be met by a

Central Committee
Director
Consultation Committee
Staff consisting of a registrar, field workers, clerks and stenographers

Obviously the extent and nature of the calamity are the factors which will determine the size and form of the relief organization. Unduly elabor-

Committee on Relief and Rehabilitation
Director
Bureau of Special Relief
Registration Bureau Clerks
Registrar,
Supervisor of Districts
DISTRICT OFFICES
Consultation Committee
Superintendent
Social worker
Stenographer
Consultation Committee
Superintendent
Social worker
Stenographer
Consultation Committee
Superintendent
Social worker
Stenographer
Consultation Committee
Superintendent
Social worker
Stenographer

ate organization is an obstacle to effective administration.

Preparedness is a present day slogan. It is advocated for purposes of national and military defense, for international industrial competition; and, through workmen's compensation, many of the United States have already prepared to mitigate for workmen's families the financial disaster which follows death or injury from industrial accidents. It is pertinent to inquire, Why not prepare for disaster relief before disasters occur? As a matter of fact, certain communities are beginning to perceive the need and the practicability of such preparations.

An illustration is the action recently taken by the Civilian Relief Committee of the Metropolitan Chapter of the Red Cross in Boston, in creating a committee on emergency relief.* It is the function of this committee to act within the terri-

* As these pages are being revised for the press, news comes of the terrible disaster in Halifax. The value of the preparation described in this paragraph is well illustrated by the fact that Boston had supplies and expert relief workers on the way to Halifax a few hours after the disaster occurred.

tory of the chapter in disasters or other emergencies which involve the organization and administration of relief and which are too large for local authorities and agencies to handle alone. The committee has about a score of members, some of whom were selected for their experience as executives of social welfare organizations, others because of experience in previous disaster relief operations, and the remainder because of their ability, by virtue of personal or official position, to bring to bear through the committee in time of stress the support of representative groups and organizations. The chairman of the committee is a prominent citizen who has had experience in disaster relief work at Chelsea, Salem, and San Francisco. Within the membership of this committee a relief squad has been formed, composed of persons of technical training and experience who are pledged to active service in emergencies. Each member has a definite responsibility. One is responsible for keeping track of public buildings in different communities which would be available for sheltering refugees, or as relief headquarters; another, for furnishing emergency food

supplies (an arrangement has been entered into with milk dealers and bakeries to supply and deliver commodities on short notice). The medical member of the squad, who is connected with the State Board of Health, is responsible for a quick survey of health conditions and needs. Through another member who is head of the District Nursing Association, a force of nurses is assured. It is the province of two other members of the squad to establish a registration system, a supply of cards for the purpose being kept on hand.

It is contemplated that the police authorities, city or town officials, or any one who knows of the squad's preparedness to act in emergencies, will give it prompt notice of situations which are likely to require its service. The plan includes such important details as how to call the squad into action, by telephoning, day or night, to designated exchanges which will relay the message to all members of the squad; and a scheme for the swift mobilization of the members by means of a specially arranged motor service.

Such advance preparations are entirely feasible for all communities and are strongly to be recom-

mended. Red Cross chapters now exist in all parts of the United States, and by a procedure not unlike that adopted in Boston, the Red Cross contemplates the establishment of a system of disaster relief preparedness which will be uniform, and will include practically the entire area of the United States. By reason of its nation-wide organization and its extensive experience in the field of disaster relief, the American Red Cross is the logical agency under which to establish such a system.

The steps in organization will include, in the larger communities, the creation of an emergency relief committee under the chapter Committee on Civilian Relief; in the smaller places perhaps all purposes will be served by forming the emergency relief committee directly under the chapter. In personnel the committee must be of a thoroughly representative and responsible character. Its membership should include, if they are available, men and women who have had experience in disaster relief, and also those who are experienced in handling problems of charitable relief through their connection with efficient social welfare agen-

cies. It should proceed at once to form definite plans of action for times of emergency. It should have standing arrangements for medical and nursing service; it should know where to turn for relief supplies; how to proceed in having the military called out. It should enter into an agreement with the executives of social welfare agencies to detail trained workers for relief service. Plans for establishing a registration bureau should be matured and a supply of cards for the purpose kept on hand. General arrangements for issuing appeals for financial aid; for collecting, transporting, and distributing relief supplies; for summoning the assistance, when needed, of other chapter emergency relief committees; and for reporting to the national headquarters of the Red Cross, should also be made. Finally the committee should seek, through newspaper publicity and addresses by its members, to create public sentiment which will result in its acceptance by the public as the agency upon which it will rely for the organization and direction of relief in great emergencies.

APPENDIX A

REGULATIONS RECOMMENDED BY THE ILLINOIS STATE BOARD OF HEALTH FOR THE PREVENTION OF SICKNESS

1. Boil all drinking water and that used to wash vegetables eaten raw.
2. Pump out all cisterns and wells that have been flooded, washing the walls thoroughly and disinfecting them by the free use of lime.
3. Wash all floors and walls thoroughly and disinfect by rinsing with solution of permanganate of potash, 1 to 5,000 parts of water, or scrubbing with a strong solution of lye.
4. Dry thoroughly every flooded room by keeping fires going day and night and keeping the rooms well ventilated.
5. Clean out all cellars thoroughly, whitewash all flooded premises not painted.
6. Place lime freely all about premises.
7. Avoid typhoid fever by being inoculated with anti-typhoid serum, which will be furnished free. This should be done by your attending physician.
8. Every city should comply with these regulations at once and urge his neighbor to do so, thus upholding the efforts of the Health Board and the council to prevent sickness and death.

APPENDIX B

GENERAL POLICIES AND REGULATIONS GOVERNING A SYSTEM OF DISBURSEMENT AND ACCOUNTING FOR THE OHIO FLOOD RELIEF COMMISSION FUNDS AND THE FUNDS OF THE AMERICAN RED CROSS TO BE EXPENDED IN OHIO

1. There is to be organized under the supervision of Mr. Ernest P. Bicknell, National Director of the Red Cross,* a local committee in each of the principal cities of the Ohio flood district. The local committees are to have supervision over all matters arising in connection with the relief and rehabilitation work in their respective localities subject to these regulations. These committees are to be fully instructed regarding the policies approved by the Commission and the Red Cross and are to be in direct relations with Mr. Bicknell.
2. A local treasurer is to be appointed for each local committee, whose duty it will be, subject to these regulations, to disburse such sums as may be assigned to him.
3. All disbursements in behalf of the Ohio Flood Relief Commission shall be made by Mr. Ernest P. Bicknell, National Director of the American Red Cross, as the

*Such work now comes under the Department of Civilian Relief of the American Red Cross, W. Frank Persons, Director-General.

agent and attorney of the Commission, in accordance with Red Cross principles; that is, with the needy family as the unit to be served and its rehabilitation to be forwarded as far as funds and the great extent of the loss allow. This, with the hope that every city and other community will, by private and public benevolence, care for local problems to the fullest extent possible. Local disbursements are to be made by the local treasurer on the requisition of the local Red Cross representative, subject to the provisions of Section 9, hereinafter set forth. It must be borne in mind by all affected communities that the money contributed is for an emergency only, whereas the problem of rehabilitation is a continuing one, especially in the case of the old and afflicted, and it is therefore urged that this occasion be used by the communities which have suffered, for the development of strong organizations for mutual help, commonly called charity societies, and that all citizens and officials be urged to coöperate for the highest encouragement of such a spirit and for the highest efficiency. It would be a great and lasting misfortune if the efforts of this Commission to apply the funds donated by the sympathetic public and state should deprive any family of its proper self-respect, or halt in any degree its desire for self-help and independence. It would, indeed, be a much greater misfortune if that should result to any community as a whole. The Commission hopes for the heartiest coöperation in the solution of its great problem from all the local committees and other authorities.

4. A definite sum of cash is to be forwarded to each of the said local treasurers, by the Treasurer for the Commission, when approved by Mr. Bicknell. The

amounts so forwarded are to be kept on deposit by local treasurers subject to their order, and weekly reports with receipted vouchers are to be forwarded to the Treasurer for the Commission at Columbus for approval by Mr. Bicknell as to propriety of expenditure and for audit. Upon approval and audit of weekly vouchers, the Treasurer for the Commission will forward to local treasurers such additional amounts as may be approved by Mr. Bicknell.

5. The Treasurer for the Commission will report weekly to the Commission, showing funds received to date in totals and amounts disbursed by cities or localities in totals.
6. The Treasurer for the Commission will have custody of all relief funds, including amounts remitted by the Red Cross, all of which funds he will deposit in banks subject to his order.
7. The Treasurer for the Commission will not disburse funds or recognize vouchers unless approved by Governor Cox, as Chairman of the Commission, or by Mr. Bicknell. The signature of at least one of these officers is necessary to authorize disbursements and all disbursements are eventually to be reported to and approved by the Commission.
8. The accounts of the Treasurer for the Commission and the local treasurers in the various cities will be audited at suitable intervals by Ernst and Ernst, Certified Public Accountants, and all the accounts will finally be audited by the War Department, Washington, D. C.
9. All matters relating to disbursements, expenditures, instructions to local officers, claims, controversies and disputes are to be passed upon by Mr. Bicknell as the

agent and attorney of the Ohio Flood Relief Commission and as the National Director of the American Red Cross. He is to issue written instructions covering his decisions on points at issue with copies to be given to the treasurers affected and to Ernst and Ernst, as auditors.

10. Voucher blanks, forms, etc., are to be supplied to the local treasurers with full instructions as to their uses.
11. The Treasurer for the Commission shall give a surety bond to be approved by Governor Cox as Chairman of the Commission, in the amount of $25,000, the premium for which shall be paid by the Commission.

(Signed) JAMES M. COX.

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